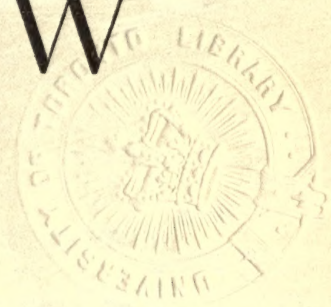


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THE EMPIRE REVIEW



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THE EMPIRE

REVIEW



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THE EMPIRE REVIEW

"Far as the breeze can bear, the billows foam,
Survey our empire, and behold our home."—*Byron.*

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THE INFLUENCE OF HER CHILDREN ON THE MOTHER COUNTRY

OUR flourishing colonies must be a source of honest satisfaction to most Britons who think about such matters. If a mental chemist could analyse this particular frame of mind, he would be almost certain to detect at least a trace of the feeling that the various Britons beyond sea owe their merits in the main to qualities of physique and temperament engendered and fostered in the old country. Such a sentiment embodies a sufficient element of truth to be accepted, at any rate provisionally, with more or less reservation. My only reason for noticing it is that it seems to account partly for the general neglect of the consideration how and to what extent speakers of English outside the home islands are affecting the habits and character of the dwellers in the ancestral home, what in fact has been the influence of the children on the parent state. Similarly, we hear a great deal about the influence of teachers and respectable parents on children, but very little—except that some teachers get their tempers ruined by their pupils—about the influence of children on educators and parents. Yet upon reflection the existence of this reciprocal and less obvious influence cannot be denied.

Even those who, either because they comprehend the general principle of the universal reciprocity of influence, or for some other reason, admit that Great Britain must be influenced mentally and morally by her dependencies and colonies, and who could cite some particular instances of this reverse process have seldom or never taken a general survey of the subject. Its

importance at the present day may be exemplified easily. Improvements in diet and clothing must act beneficially on brain and nerves, and by implication on character. Australia, New Zealand, and our ex-colonies, have brought good mutton and beef within the reach of vast numbers who could not afford much fresh British meat other than pork or "pieces," and have contributed to the fall in prices, which has rendered warm clothing more widely accessible. This increase in the regular consumption of meat is of course demoralising according to persons addicted to vegetarian diet, but elevating and civilising according to the majority of authorities; it manifestly makes either for or against that enhancement of the national intelligence from which so much in the future is expected. For tea, the great rival to alcohol, we are now, owing to the collapse of the China trade, dependent on India, the Straits Settlements, and Ceylon. Consequently these outlying regions are helping to check unwholesome abuse of alcoholic stimulants in the British Isles. But such indirect or remote consequences of commercial intercourse are not necessarily connected with our own colonies, and it is so easy to draw plain inferences from trade statistics that it would be uninteresting to multiply them. I therefore purpose to draw attention more especially to the direct results of non-commercial relations with our distant kinsfolk. These results are either general effects due to the gradual and unobtrusive absorption of imported ideas, or particular effects due to manifest imitation of outlandish habits and fashions. I do not presume to do more than hazard a cursory and tentative survey of the general effects.

There cannot be many families in Great Britain at the present date who have not either relatives or friends in at least one of our various appendages, or in the United States. Consequently an appreciable percentage of the population has its interest attracted to distant regions, unfamiliar conditions of life, and novel ideas much more forcibly than it would be to merely foreign lands and communities. Such a widening of the intellectual horizon is eminently calculated to counteract any limitations imposed by insularity and so conduces to the expansion of the average intelligence; it encourages breadth of view and evokes a spirit of toleration; it weakens the bonds of attachment to conventional prejudices which we are usually credited with fostering to an unreasonable degree; it is on the whole, though perhaps not invariably, salutary in operation.

Social movements are controlled by the incidents of the ceaseless struggle between the supreme dualistic powers, the Ormuzd of progress, who aims at the apparent welfare of the many, and the Ahriman of reaction, who professes to promote the interests

of the few. Through the fluctuations of the contest, which proceeds with serene indifference to the political parties utilised by both combatants upon occasion indiscriminately, in spite of repeated reverses, Ormuzd has secured the balance of advantage. It may be assumed as an article of optimistic faith, that the nation, in spite of halts, retreats, and detours, is making a substantial advance in the right direction ; though it might be rash to assert that any particular change in the old order will in the end prove to be really as well as apparently beneficial. It is permissible to doubt whether counsels of perfection would have recommended the production of torpedoes, financial trusts, realistic novels, multi-millionaires, patent remedies, or emancipated women. It is equally permissible to feel confident that in the development of our transmarine dominions Ormuzd has secured a balance of permanent advantage, entailing real progress and enlightenment for the nation at large and for the whole world. Therefore nothing can be more natural than that to the home field of conflict Ormuzd should draw valuable reinforcements from beyond sea.

The mere fact of having our attention drawn to roomy areas, where a willing and competent worker is sure of good pay, inspires those who are in danger of being crowded out of employment by the congestion of the home population with self-reliance and independence, and perhaps with that wholesome discontent which, where it has led to success, is called ambition. Some dispositions, on the other hand, though not healthily stimulated, find an anodyne in the dreamy consciousness that better things may be their portion if they only make up their minds to emigrate—a more comfortable mood than despondency or apathetic resignation. In the middle and upper classes many heads of families are relieved from a serious burden of anxiety by the openings offered in distant settlements to sons whose energies do not find sufficient scope in the sedentary employment prescribed for them at home, which, moreover, is often difficult or impossible to obtain. The number of university graduates who apply for every vacant mastership and clerkship with a salary of £80 a year is appalling, and if all who failed to get such positions were obliged to stay in this country, much demoralisation would ensue, which is now avoided. Numbers of excellent youths who at home would be in danger of being classified as “flannelled fools” or “muddied oafs” have their characters saved from degradation by the prospect of congenial occupation and useful unprofessional careers in lands where there is full scope for energy, endurance, and physical strength. An athlete with plenty of intelligence and common-sense, but a strong distaste for writing and serious reading is quite out of place in a

crowded country, but for our outlying dominions constitutes "our best," which the Prince of Wales has asked us to send out.

One of the most useful importations is the sense that any kind of unprofessional employment is, unless manifestly menial, as honourable as any other kind, that the stockwhip, spade, engine-gear, pickaxe, or any implement of toil, is as dignified, if used correctly and with a will, as pen or weapon of war, and that a well-educated labourer can hold his own in society with professional men and individuals exempt from the need of earning. There is a set-off, however, in the exaltation of wealth in preference to intellect as a national ideal, to which our brothers overseas have contributed; but this drawback has been discounted by our established worship of rank and social position, and is in all probability only a transient phase. The agreeable characteristic of general friendliness and the habit of genial and easy hospitality which flourish so luxuriantly in colonial regions have made some impression on the reserve and exclusiveness which the Englishman of any claim to social position is inclined to maintain, but the same good-fellowship generally remains latent in its native soil, awaiting transportation into a more invigorating environment. It will eventually be found to conform to a "law" to be demonstrated by some future expert in sociology, that it varies inversely as the density of population. Obsolete traits of unsophisticated Britain, which have been preserved in North America and revived in other far-off districts appropriated by the ubiquitous Anglo-Saxon, are now seeking for readmission to their original haunts. In fact, our kinsmen beyond sea would help us "to rise on stepping-stones of our dead selves to higher things."

Be it for good or for bad, the emancipation of youth is in our midst, and seems likely to abide with us, and at the risk of falling into the fallacy *post hoc, ergo propter hoc* I venture to suggest that if the colonies and the United States have not originated this new order of things, they have at any rate assisted in its establishment. The same may be said with respect to the impaired prerogatives and threatened abolition of chaperonage. In theory, of course, the substitution of "moral influence" for formal restrictions, is one of the best of all possible reforms, but when it comes to putting this ideally elevating principle into practice, many persons are agitated by the apprehension that the supply of really high-grade moral influence, complete with all improvements and guaranteed to be of the finest quality, does not, and will not, meet the increased demand. Let us trust that if the novel system prove disastrous we may invent or import methods of multiplying the output of so essential a commodity. Even if space allowed of my discussing the effects of this momentous change, such a speculation would lie outside

the purpose of this article, which is simply to attribute to a definite set of causes certain modern developments to which attention is invited without expressing any opinion on controversial topics.

Some of the particular instances of manifest imitation of Americans or Colonials or residents in our dependencies and protected regions can be enumerated with more ease and confidence than can examples of the gradual and unobtrusive infiltration of ideas which have not been formulated and explicitly propounded. To give the first place to creeds, in return for the excursions of the Salvation Army and other missionary efforts India has sent us some at least of the elements of M^{de}. Blavatsky's theosophy, while the United States have contributed Mrs. Eddy's propaganda, for which Mark Twain predicts a brilliant future. Personal influence of writers or speakers who have not advocated notoriously distinctive doctrines does not come within the scope of a cursory and tentative survey of the more metaphysical aspects of the subject.

Passing to the accessories of solemn ceremonies, I may remind my readers that the "wedding present" craze has been attributed to the initiative of wealthy Americans and Australians. It is, however, to be feared that this particular development of vulgar display, which is kept alive and growing by the exhibition of presents and by the description of all or some in newspapers, has been born and bred at home, and has been invigorated only to a slight degree by external encouragement. The evil could be extinguished promptly if, on behalf of one or two brides in whom the British public professes to be interested, either "No presents" were publicly announced, or "Only real property and cheques acceptable." But the powers which dominate the vagaries of fashion find pleasure or advantage in the tasteless perversion of a good old custom which loses all grace in the glare of publicity and extravagance.

The same spirit which promotes ostentatious lavishness has given admission to that terrible offspring of trans-Atlantic journalism the "Interviewer." No prominent person need submit to be interviewed unless he or she likes, and if travesties of people's lives as viewed by themselves on a particular occasion appear in journals it must be because they are either foolishly goodnatured or fond of attracting public attention. The "Interview" is a bold-faced substitute for the surreptitious collection of back-stair gossip which has been going on for centuries; the new method has the advantage in point of rapidity and as regards accurate representation of isolated and generally unimportant facts, but to get trustworthy impressions it is very likely safer to absorb the artless prattle of the servants' hall than to take down the selected

autobiography of study or boudoir. In short it is very uncertain if in point of general accuracy the adoption of this fresh detail of American reporting be any improvement on the old system of subterraneous inquiry. If the "interview" tends to increase the popularity of utterly useless information and to encourage habits of idle and impertinent curiosity about the private affairs of celebrities, it must be reckoned as a positive evil, tending to lower the national morals and intelligence. These bad habits have of course prevailed to a lamentable extent for centuries, but they have been aggravated and popularised recently by the extension of systems of education which have been deteriorating more and more for a number of years, and by the enormous expansion of journalistic enterprise, as to which we appear to be following the lead of the United States. In condemning present methods of education at schools and colleges, I am only reporting the verdict of teachers entitled to pronounce judgment with authority. It does not follow necessarily that our educational authorities are blameworthy. For extended experience may eventually discover that the conditions under which they must work if they wish to have any pupils to teach are such as to make their best efforts to combat adverse conditions ineffectual.

If President Roosevelt be correct in implying that the officers of the British army impair their efficiency by playing too much polo, the British raj in India must be held responsible for having supplied the temptation. It has also given our mounted troops the exercise of tent-pegging. From Canada we have received a popular style of canoe and the toboggan, not to mention lacrosse, which excellent game is hardly naturalised, though many matches have been played over here. The example of Canadians, too, has improved our skating, especially that of women, notwithstanding the very limited opportunities for practice. In the peculiarly English game of cricket we have been learning how to improve our play and how to bear being beaten by the Australians; while American universities have proposed a higher standard of athletic efficiency than that attained by home competition. In the construction of sailing vessels of no use except to win races under certain prescribed conditions British designers have been surpassed by American. America is exporting methods of training and riding and also jockeys into English racing-stables, but not the least important contribution from beyond seas to the pastimes of the *beau monde* is Australia's starting-gate for horse-races.

It is certainly due to the tuition of our brethren who live, or have lived, in climes where hot weather is more than a rare and fleeting incident that we are now able to avoid sunstroke when a heat wave surges over the British Isles by wearing broad-

brimmed hats of felt or straw, sola topees, and puggarees, that pajamas are superseding the uncompromising night-gear of our fathers, and that under exceptionally torrid conditions the decorous House of Commons has shuddered at the prodigy of a cummerbund in place of a decent legislative waistcoat. India has dressed our soldiers in khaki and putties and adorned many of our women with bangles.

Many dishes and relishes testify to our intimate connection with the land of pagoda and bungalow, such as curry, kedgeree, bummelo, chutney; while punch and toddy were adopted by our ancestors in the seventeenth century, when the latter beverage was spirit distilled from palm-juice; the dinner "gong" is from the Malay Settlements, and an after-dinner "cheroot" from India or the Philippine Islands. A sufficient counterpoise to this enumeration of frivolities is obtained by noticing the promise of our study of Oriental languages, the poems inspired by India of Sir Edwin Arnold, and the fact that our best authority on higher Greek grammar is Professor W. W. Goodwin of Harvard University, while the best complete dictionaries of our language are the "Century," edited by that great Oriental scholar and comparative philologist, Professor W. D. Whitney of Yale College, and the latest edition, recently issued, of "Webster."

Our friends over sundry waters are helping us to do what we seem to be thoroughly capable of doing for ourselves without any encouragement or aid, namely, to spoil our noble vocabulary by the incorporation of slang and superfluous words of alien origin. Mr. Grant Allen expected the readers of a novel, which deals only with Europeans and Americans, to understand the Anglo-Indian "poojah" and "ghee." Stay-at-homes, who never even had a share in a gold mine, talk of things "petering out" or "panning out well," and they get down to the "hard pan" or the "bed rock." If a new word is wanted to express a new object or idea, it may as well be an adapted foreign word as an English compound or derivative; *e.g.* "banana" is as good as or better than "finger-fruit," and "punch," "curry," "putties," "pajamas," are unobjectionable; but the Hindoo "loot" is quite superfluous, as are also "pucka" and "kutchu" and the hybrid "gymkhana," and again "sundowner," "vanoose," "boss," "hustle" (=hurry), "guess" or "calculate" (=think)—to cite a few instances out of an enormous number of colloquialisms which are seeking admission into the literary vocabulary. Our cosmopolitan position must, of course, be represented in our speech, but we ought to be careful not to accept new words as alternatives for old words without cogent reasons, as it is the inevitable tendency of all modern civilised vocabularies to expand so fast as to become unmanageable; and, in consequence, to impair intellectual power

by imposing too severe a strain upon the memory. In no language is it proved so thoroughly as in English that confusion is not caused by one set of sounds having several distinct meanings, so that it is obviously more economical to accept fresh meanings for old words than to accumulate several words with the same meaning. There is not the slightest danger of our means of expression becoming inadequate to our needs, but there is grave danger that they may outrun our powers of comprehension and control. We must not then admit into our serious English at any rate words and phrases sent over by our kinsmen with indiscriminating welcome such as we offer to foreign paupers.

An excellent example of excluding undesirable immigrants is set by the United States and our Colonies. From them too useful lessons may be taken by our manufacturers and capitalists, most of whom are prone to discourage inventive enterprise and to run in old grooves without regard to changing conditions, and by our workmen, who have to learn that well-paid labour must be made reasonably cheap to employers by strenuousness and efficiency. Those singularly modest persons who are so keenly conscious of their own littleness as to draw the unwarranted inference that their country must be little, would do well to borrow a tincture of patriotism from our Colonies even at the risk of acquiring therewith an undeserved measure of self-respect.

C. A. M. FENNELL.

MR. SEDDON AND MR. CHAMBERLAIN

MR. SEDDON has zeal, enthusiasm and original opinion. He gives it you there and then without time for reflection. If he deferred his opinion until he had digested the matter, reduced it to the smallest compass, compared it with other men's digests, and chosen the most accurate wording for it, you might think him a cautious speaker, but you would have lost the outspoken originality, the fearlessness of criticism, the great master grasp, at a moment's notice, of the situation. You would have lost, too, the natural strain of emotion, which is a necessary part of the Premier's opinion of things.

A cablegram announces to us Mr. Chamberlain's new fiscal suggestions. At once the Premier is ready with an opinion. Unhesitatingly, unflinchingly, he sounds the Imperial note. He is at once interviewed. A fortnight ago he delivered a pre-sessional address to his constituents. Naturally the question of preferential tariff was referred to; and boldly, Mr. Seddon said all that he had to say on the subject. Through it all the dominant note was support of everything that could further consolidation of the Empire. He cannot help—such is his nature—reviewing the situation throughout. He must consider the possibility of a scheme so dear to his heart not being carried into effect. He considers that possibility, stating at the same time his regret at such a current of events, and at once his critics in the old country take advantage of the occasion. They forget the ninety-nine per cent. of splendid sentiment, and shriek at him for a blusterer. Of course this treatment is a capital advertisement for Mr. Seddon and his colony, and if his opinion were not regarded as of importance, much less notice would be taken of his utterances. It is doubtful whether any Colonial premier ever attained to such celebrity, and most of it has been done through the publication of and comment upon a few stray sentences in a speech on a matter of ordinary discussion.

I will quote from the speech by which Mr. Seddon has made

his latest *coup*. He begins by protesting against Britain's remaining inactive while others are profiting by that inactivity. He quotes the advance made by America, £647,000,000, against a corresponding increase of £67,000,000 in Britain. He passes on to the threat recently made that the domination of the Pacific must go from the Union Jack to the Stars and Stripes. Considering this with President Roosevelt's statement, he argues that a commercial nomination is meant, and defiantly says that for that supremacy there shall be a fight. "Why," he asks, "should Britain and Ireland be recruiting-grounds for outside countries?" If men must emigrate, open British colonies to them! But if England will only stir herself to meet altered conditions, there is no need for them, as operatives, to leave her shores. There is any amount of work which England can do for her oversea population. We want locomotives here. We cannot get our orders completed by Britain in under two years' time. Then we have reluctantly to go to the American.

But the capitalists who go to America or to Germany merely for cheapness are selfish. They are threatening ruin to the Empire. If they persist in this policy there will be no need for English fleets to guard us. What are we doing when we trade upon terms advantageous to foreigners but providing them with the means of raising armies and navies hostile to our people? No foreign article goes to Great Britain but what she could herself manufacture. All she needs outside of herself is a food supply; and this her colonies can produce. The New Zealander who does not by preference take British manufactures is helping the foreigner against his own country. Let the Colonies support English trade and England will come to them for her food. This will mean a vast increase in the population and development of those Colonies. It is not a question—and this is the sentence that with more justice to Mr. Seddon should have been emphasised—it is "*not a question of free trade against protection, but of patriotism, country, constitution, flag.*"

Then he proposes a remedy for the existing state of things. This is to either impose an increase of ten per cent. upon foreign goods not manufactured by British, and not carried in British ships, or to make a rebate of ten per cent. upon the latter, leaving the others as they are. Local industries may suffer at first; but New Zealand is essentially a land of natural resources rather than of manufacture. If she can feed the manufacturing British, that is her work. If England does not adopt preferential trade—and this alternative is anything but liked by Premier Seddon, but it must be thought of—why then the colonies must use their own energy to develop inter-British trade, and if that

be impossible, they have no resource but to buy in cheap markets which take their produce. Three courses are open :—

- (1) To maintain the present policy of drift ;
- (2) To make overtures, and to ask the Mother-country to assist the colonies, who, in turn, would assist her ;
- (3) To make arrangements as between Britain and Canada giving the power of reciprocating with other British colonies.

If Britain scouts these overtures from the colonies, scoffs at their suggestions, then reciprocity with alien nations must naturally come as a last resource. This last statement of Mr. Seddon's is the one which has been made so much of. But, taken with the context of the speech, what is it but an ordinary inference ? Alone it might be regarded as a threat, but in conjunction with the Premier's strongly emphasised advice to put selfishness aside, and do our best to aid the Empire, it is merely the consideration of a remotely possible—and to no one more than Mr. Seddon more remote—contingency. He does not assume that England will scout his colony's offer to work wholeheartedly in support of an Empire tariff, he only tries to judge the probable outcome of each colony being left to do for herself the best she can. Surely there is nothing in this to excite the indignation so freely expressed. "Sentiment first and self next" is the motto of our Premier with regard to all affairs tending to union of the Mother-country and her colonies.

Amongst New Zealanders, the consensus of opinion is with the Premier. The rebate of ten per cent. duty on British goods is more popular than a suggested increase on foreign articles. In some matters we should be losers, in kerosene, musical instruments, agricultural implements. Goods like the last two would in time be manufactured in sufficient quantity in the Empire, but a natural product like kerosene is not to be forced. Tobacco we may learn to grow for ourselves, and glass-ware we have the means of making, for we have vast tracts of the finest glass sand. But our chief attention would turn towards the increased production of foodstuffs. So that, though the cost of some imported articles would be increased, we should gain immensely in time by the cheapening of living generally. We can judge of results by the position in Canada. She makes preferential trade pay. Why not we ? America's exports to us total £1,400,000 ; while our exports to that country annually decrease. She receives the little wool which she must have with heavy imposition. The continental countries, again, take our wool and pay us well for it because they need it, not because they have any regard for

us. If we tax them they must still take our wool, until they can get it elsewhere, or until Britain can use the whole of it. At present, because England has no preferential tariff, the Argentine meat fights us, in too close competition, in the London market. Argentine butter can be poured into Britain in vast quantities. With no preference, we have no chance against such a colossal country. Siberia, too, is preparing the way for the same fight against us. What is the portent, too, of the immense importation into Russia of shiploads of agricultural implements? Merely that, in our distance, we shall be beaten out of the home markets unless Britain supports us by a preferential Imperial tariff.

It is not our place to discuss the relations of Britain to her foreign traders. But we can see that as she is such a giant buyer of their goods she must do much before they lose her custom. The question of details is being carefully considered by able British thinkers who know, as we do not, the state of their foreign commerce. It is sufficient for us to do all we can in support of a scheme that will further our own interests and—a matter of vastly greater importance—which will bind home and colonies into an organised Empire, too strong to be broken, which will keep the Britisher a race to himself, sturdy and self-supporting. Mr. Chamberlain may look most confidently to New Zealand and her Premier to aid him to the utmost of her power.

HILDA KEANE.

AUCKLAND, *June*.

THE VISIT OF M. LOUBET AND ITS RESULTS

THAT the President of the French Republic has achieved a signal success, and that his fellow-countrymen are greatly pleased at the result of the visit to London, will be readily admitted ; but what lies beneath and from whence came the impulsion it is not so easy to divine. One advantage which the French Government has gained perhaps deserves notice, and that is M. Loubet has immensely strengthened his position with the French electorate. Perhaps the best way is to accept the accomplished fact to which M. Loubet has given expression in the significant words, "England the friend of France."

It is evident that the movement has been sufficiently strong to silence for a moment the hostility of French journalistic cranks ; and the prevailing French feeling is perhaps best expressed by the *Temps*, which is not a government organ but estimates fairly enough the depth of the current. It says :—

The voyage to England of the President of the Republic has finished as it commenced in an atmosphere of smiling gaiety and of natural cordiality. The impressions of the first days have been accentuated by those of the following ones. King, Queen, royal family, and the English people have spontaneously tried to give the representative of France the warmest, the most cordial, and the most affectionate greeting. The intention was appreciated in France as it deserved to be, and now one can say that the result has been accomplished. The Franco-English understanding is an accomplished fact. France and Great Britain can without restraint treat one another as friendly nations.

Without touching on colonial questions it is sufficient to remember that the commercial relations of the two nations are most important. French exports to England, according to recent returns, amounted to 1,277,000,000 francs, and French imports from England amounted to 582,000,000. From a French point of view the commercial situation is a very good one for France, if not quite so satisfactory to England. A readjustment in favour of England would be no bad test of French sincerity. For the moment, however, both nations have relegated their material interests to the second place and have given way to an amount

of enthusiasm which it is difficult to explain, and seem delighted at the thought that England and France are friends. It is not so long ago that French opinion, as voiced in the French press, was rather adverse to England, and one may well ask whence comes this sudden change. There is no explanation of the fact unless it be that the French press does not always give a true interpretation of French opinion.

Perhaps a little consideration of the feelings that animate the bulk of the French electorate, that is to say, the masses on which the French Republic is built, may help towards a solution. The rural masses are eminently pacific, and they may think that friendship with England is a sure guarantee for the continuance of peace. Moreover, in the domain of aspirations the marked hostility of Germany towards England could not have escaped attention, hence the feeling may have germinated that in the future this Anglo-German hostility might prove an advantage to France. But whatever be the causes of this Anglo-French movement, it is evidently for the moment at least very popular. And it is to be hoped that the future will realise the smiling promises of the present, and that the new *entente cordiale* may long continue for the mutual advantage of England and France.

President Loubet has said that the two countries are *nations amies*. He must have had some ground for this statement. It may be that the son of a small farmer is more in touch with French rural opinion than Paris statesmen and diplomatists. At any rate he must know the feelings of the rural masses from which he has sprung, and he must have satisfied himself that these masses wish for peace and cordial relations with Great Britain, and that the words *nations amies* are no empty sound but a fact to be realised on which French policy in the future may be safely built.

A few words on this subject may lead to a grasp of the situation as far as the rural masses are concerned, and perhaps assist British statesmen to avoid compromise with French colonial politicians, and the more recent ventilation of arbitration fads. The cultivators of the soil, who are mostly small proprietors holding two and three acres of land, care nothing about colonial enterprise, and would neither emigrate themselves nor allow their children to do so if they could avoid it. They are all eminently conservative, and wish for nothing better than to remain undisturbed on their own properties. They looked askance at the Republic for many years owing to the wild talk of the Socialist wing of the Republic, which was believed to be a menace to property owners. They have now become the firmest supporters of the Republic, because it has lasted longer than any other form

of government, because it makes for peace, and cannot, like any other *régime*, involve the country in foreign wars for the sake of prestige. The Russian alliance gave the French masses a certain sense of security against the rhodomontade of German professors and bureaucrats, and the English understanding pleases because it is a move in the same direction, and confers tangible advantages. While the understanding lasts, the maritime frontier, both at home and abroad, is perfectly secure, and the British Navy may be said to guard French coasts as well as our own. Hence the British understanding cannot be other than popular with the French masses—the backbone of the Republic.

It may be asked, How have the masses suddenly solved a problem which seemed apparently beyond their mental reach? The answer is that it had been already solved, and had laid dormant for years until President Loubet, the son of cultivators, gave it expression, and adroitly used it for a practical purpose—the strengthening of the Republic and of France. The movement will grow because it is founded on a solid basis which even the vagaries of so-called French colonial politicians, and the fads of the arbitrationists, cannot injure. France, for the moment, is tired of high-flown rhetoric, and has no sympathy with the efforts of candidates for place and power whose only thought is self-advancement at the expense of the national purse, already drained for colonial interests for the benefit of speculators, that is to say, holders of concessions.

CHARLES LYON.

PARIS.

AMONG THE LEPERS IN NORTHERN NIGERIA

I.

THERE is abundance of evidence that races take empires to themselves on much the same terms as a man takes to himself a wife. Cholera and Mahdism in Egypt, strong-minded Mollahs in Somaliland, plague, famine, and hillmen in India, moral and intellectual damage and its results in South Africa, are reminders that if there is a better there is also a worser side to the contract. But many of us contend that the worser side is not without its salutary influence. By the contrast it affords we more fully appreciate the better. In times of adversity the weak places in our harness are made evident, and, in the effort to overcome national difficulties, the national constitution is invigorated. It was not Thermopylae but Cannae that was the disaster.

In the particular realm that the region dealt with in this paper falls, the difficulties of empire are more than usually evident; and it is probable that nowhere are they being more thoroughly subdued. Commercial gentlemen, chiefly from the neighbourhood of Liverpool, have forced their wares upon the markets of West Africa in spite of all kinds of difficulties and dangers. Military operations, with which the names of Wolseley, Scott, and Lugard are associated, have reduced to sanity bloody-minded and autocratic potentates, and now the genius of Major Ross is forging fetters for that last and greatest of the terrors of the land, malarial fever. In West Africa, at least, we certainly react in a vigorous way under difficulty, and it is fortunate that we do, because, even when general savagery, slavery, and malaria are overcome, there still remain other dominant disabilities to be dealt with, and the name of one of them is leprosy.

With the exception of the accomplishment of the particular end with a view to which the Hausa Association was formed and its expedition despatched, one of the most interesting results of its work was the establishment of the fact that there existed in the Sudanese portion of West Africa a leper-field of great extent. The relatively dense leper population that we saw on every side of us could be no chance focus, no isolated nest of

the disease. One felt that we were on the brink of a great leper-field, and as soon as we had time to consider the question we came to the conclusion that the circumstances of the case imposed it upon us as a duty to devote what time we could spare to its investigation. As medical officer, this duty naturally fell to me.

I started work among the lepers by inviting them to come to me for treatment, and when they came I did all I could for their comfort, so that each in turn might serve as an encouragement to others. My main object was to gain information, but, in addition, I attended to their more pressing ailments, relieved them of pain when I could, and gave them small doles from the funds of the Expedition when, next to leprosy, poverty seemed to be their most urgent ill. In this way I induced large numbers of lepers to come to me. Day by day for months I have seen our entrance porches crowded with lepers, and, as I tried to alleviate their sufferings, I listened to their stories, stories that dropped naturally and easily from their lips, and, having found out where they lived, visited them in their homes, or in the leper communities, as the case might be, and tested the accuracy of their statements by questioning and examining their relations and friends.

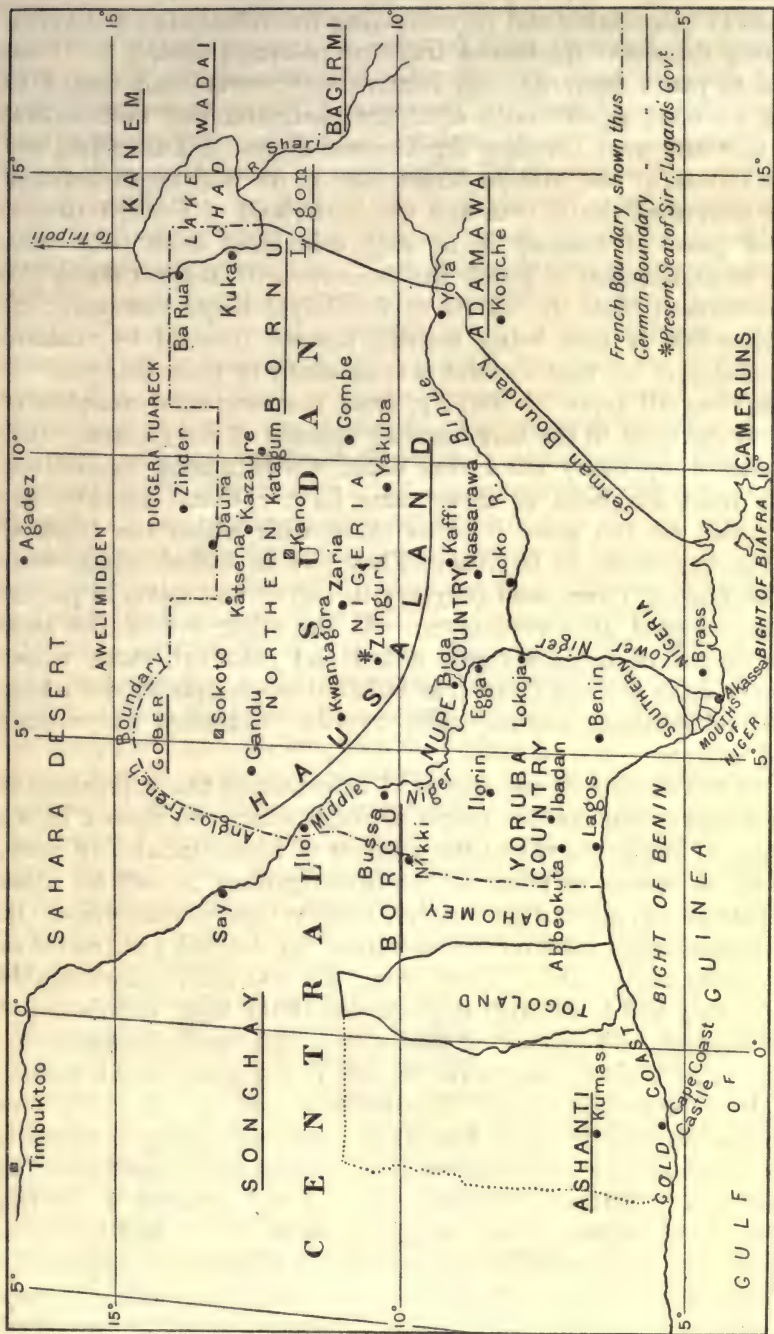
We covered something like fifteen hundred miles of the leper-stricken country. Browened by the sun, and yellowed by disease, wearing native dress, and having adopted the short chin beard and shaven head of the Arab, I looked the picture of the Barbary trader, and, as I lived among the people, am able to speak their language with fluency, and am acquainted with their modes of thought and habits of expression, I was able to arrive at much more accurate results than if I had been less fortunately situated. Thanks to these advantages I was able, during the twelve months I was in the Sudan, to personally examine many hundreds of lepers. Out of these, in two hundred and twenty especially accessible cases, I obtained exhaustive particulars with regard to most of the usual points of interest; and as many of these cases were examined several times, and as I saw their friends and relations wherever possible, and took in each instance special precautions to guard against mistakes, I think I may reasonably hope that much of the information I obtained was correct.

Perhaps it may be desirable before proceeding further to define the term "Sudan." Our Imperial losses and gains in the country immediately around Khartoum have tended to concentrate national attention on that particular scrap of country to such an extent that it is probable that many people are ignorant that any more Sudan than that of the South of Egypt exists. But only a portion

of the Sudan is affected by the Government of his Highness the Khedive. The Sudan proper is an immense reach of country stretching across the continent of Africa at its very widest part. A glance at any modern atlas will show that the seaboard of the Atlantic is only a few days' journey from the western end of the Sudan, its boundary on the east being the Valley of the Nile; on the northern edge from Egypt to the mountains of Senegambia it coincides with the southern fringe of the Sahara; while to the south its limit may be taken at a line down from Freetown, Sierra Leone, to the outfall into the Nile of the Bahar Eggazal. It is in the centre of this great geographical region, and to the west of the centre, that the leper-field lies.

To accurately define the whereabouts of a locality in a continent but little known, even when that locality is a large one, is a somewhat difficult task, but the sketch-map on opposite page will, I hope, help matters. The centre of the Sudanese leper-field may be taken at a point somewhere about 12° N. latitude and 10° E. of the meridian of Greenwich. To the northward of this point, as far as the southern edge of the great Sahara Desert, the prevalence of the disease is strongly sustained, as also it is east and west. To the south, however, towards the side from which the Hausa Association's Expedition entered the country, the degree of prevalence tends to decrease, till, when one reaches the banks of the River Binue, say three hundred miles south of the assumed centre-point, it is of infrequent occurrence; and on the coast of the Gulf of Guinea, the highlands north of the German colony of the Cameroons, and on the crest of the Congo-Lake Chad watershed, rare. In general shape, if one can speak of such a thing as having shape, the Sudanese leper-field strikes me as being roughly rectangular. I would describe it as a belt, say five hundred miles wide, with a strongly thickened northern edge lying along the sharp point of demarcation that exists between the well-watered lands of the Sudan on the one hand, and the arid Sahara on the other, and a thin frayed southern edge. A belt that comes out of the eastward, probably from beyond Darfur, embraces Lake Chad, stretches across our Northern Nigeria, holds its own over and beyond the waters of the Middle Niger, and does not lose its density till it approaches the upper waters of that river, far away to the southwest of the plains of Timbuctoo. This belt is probably at its densest as it crosses the British dependency of Northern Nigeria.

Of course, in dealing with an area of such great extent, the efforts of one man, even though he did travel more than a thousand miles within its borders, can hardly be expected to be productive of anything more in the way of delimitation than a



general result. But from personal observation, filled out by the fruits of questioning and requestioning individual after individual among the many intelligent travelled natives I met, I feel I am able to make fairly definite relative statements with regard to half a million square miles of it, the particular half million that lie east and west between the western shores of Lake Chad and the waters of the Middle Niger, and north and south between the fringes of the Sahara and the hinterland of the Oil Rivers. This piece of country is roughly coincident with that area, the administration of which has been recently taken over by the Government from the hands of the Royal Niger Company; its subjugation is now being actively pressed forward by General Lugard, and on that account it is naturally of some interest. It comprises all types of country, from the semi-solid marshes of the Niger delta to the bare burning uplands of the Sahara. It is inhabited by many races that differ widely among themselves. The most advanced of these races have national constitutions modelled on the same lines as those with which the Book of Kings has made us familiar. They live in walled cities, wear loose flowing robes, hold property in slaves, and have, in part at least, adopted Mahomedanism. At the other end of the scale are hordes of mere savages, naked and cannibal, races whose vocabularies average about four hundred words apiece, and whose national dietaries include such revolting oddments as vultures and carrion.

In the absence of any means of ascertaining the population of the various districts and towns through which we passed in the course of our journey, and the number of lepers inhabiting each, I had of course, in pursuing my investigations, to rely for ideas of prevalence, general or relative, mainly upon impressions. In some directions, however, these were of so decided a character as to be unmistakable. They were, for example, unmistakable when they had to do with the vastness of the leper population of the country. The extent of the leper population is beyond doubt very considerable. Northern Nigeria is occupied by the disease as by a standing army. Everywhere, and on all sides, the familiar uniform is met. The large towns are heavily garrisoned, the smaller have detachments and companies proportionate to their size. During the latter part of my journey I do not remember touching at any village so small that it had not some lepers. In some parts I found settlements of large size, apparently almost entirely populated by them. In the large towns they may be seen in every street and square; in some they sit in rows and companies, in others, and near the borders of the market places and the open spaces by the gates, they collect in gangs and troops.

Kano, the principal commercial centre of Northern Nigeria, is a

veritable hive of lepers. In that city, of the size and importance of which something may be inferred from the fact that it is protected by fifteen miles of earthworks, has fourteen gates, and a daily market, on which from twenty to thirty thousand people may be sometimes seen at once, hundreds of lepers live together in various houses or collection of houses. There are several of these colonies in Kano. In them, young and old, male and female, the well-nigh healthy and the fearfully diseased, the vigorous and the dying promiscuously herd. With regard to the surroundings of such communities, insanitary, as a descriptive term, is feebleness itself. The apathy that gradually creeps over the leper as the disease closes in its grip upon him, makes the inhabitants of these places less careful than even the average native about personal cleanliness and the cleanliness of their dwellings. The result is easily evident. In the dark tomb-like huts, which the heat and glare from the sun and the persistent impertinence of the fly tribe render necessary in these parts of the Sudan, the smell emanating from the neglected ulcers of scores of leprous occupants hangs like an oily foetid fog upon the air. Inside and outside, foodstuffs and sundry other matters in decaying conditions, are allowed to accumulate. The usual etiquette of the Hausa household is suspended, and it is among such surroundings as these that the lepers live; the younger ones, as yet scarcely appreciating the extent of their ill, laughing and playing among themselves, those older in years and more advanced in disease, with hoarse cracked voices, screaming their conversation the one to the other, the maimed or decrepit—too feeble to talk—sitting with their backs against some friendly wall, limply blinking their red eyes at the blinding sunlight, and here and there one—nearing the end of the journey—lying prone in a corner, unnoticed and unknowing, a heap of corruption and rags.

The prevalence of leprosy, in the Northern Nigerian part of the Sudanese field at least, has reacted on the people in the usual way. The disease is so common that in spite of the repulsive appearance of the sufferers, the general public of the country have got used to it, regarding it as one of the stable things of the world, and the chance of catching it as one of the ills to which flesh is inevitably heir. They do nothing to limit that chance. Lepers are permitted to mingle freely with the healthy population, engage in business, and marry when they can. When they live in communities it is not because they are forced to do so, but because community of interest acting through long years has drawn them together. Lepers are not subject to any municipal or social disabilities on account of their disease. I have frequently seen them tailoring, selling second-hand clothes, and presiding at provision stalls. Nor did I notice any repugnance on the part of

the people to the idea of having their national food—which is thick and porridge-like—served out by a pair of scaly, mutilated, and often ulcerated hands. Time and custom have hardened them to it. The native of Northern Nigeria regards a man whose limbs have been reduced to a mere fraction of their normal proportions, and whose skin is broken, seamed and puckered by leprosy, in much the same light as we should regard a person with a club foot or a wooden leg; and the idea of walking twenty yards further for the privilege of buying a meal from a healthy salesman or woman, would, if it were ever suggested to the native mind, be derided as unnecessary and foolish. This is the state of things in Northern Nigeria, and I have every reason to believe it is only a slightly accentuated example of the conditions obtaining elsewhere in the Central Sudan.

The first feature that struck me with regard to the distribution of leprosy, relative to the principal physical and social conditions of the country, was the steadily progressive increase in the amount of the disease which was observable as we proceeded from the coast and the river northwards. All along the West Coast of Africa—the actual sea-coast itself—from Sierra Leone to Old Calabar, native leprosy, by which phrase I mean leprosy raised on the soil, is rare. Most of the cases are immigrant. On the lower waters of the Niger—that is, from the mouth of the river to the point of its confluence with the Binue—its occurrence is less rare, and tends to increase in frequency as the latitude of the confluence is reached. At almost any point on the River Binue, however, leprosy may be met with, and so it would appear that I am only calling attention to what is part of a general plan, when I say that northward from the River Binue it presents itself with ever-increasing frequency till, somewhere about 10° N. latitude, the most stricken areas are reached. Beyond this limit the malady may be broadly said to hold its own as far as the southern fringes of the great Sahara Desert, but there it disappears abruptly, and in none of the desert towns or oases in which I could get reliable information, is there any considerable number of native-born lepers.

These results give the same impression I tried to convey before when I spoke of the field as a belt, with a thick selvedge on the north and a frayed edge to the south. An impression of a leper population, dense to an extreme degree on the north and along the centre, but diminishing bit by bit as the lands alongside of and beyond the River Binue are reached and crossed. In other words, the leper-field begins just behind the coastline of West Africa, becomes thicker and still more thickly populated as we move northward, and, finally, at the borders of the Desert, where its density is at the highest degree, stops abruptly. This abrupt

breaking off of the leper-field at the edge of the Sahara might at first sight be attributed to the dryness of the climate, which might reasonably be supposed to be inimical to the further advance of the disease, and in this particular instance it is possible that the dryness has some influence in that direction, but the principle does not hold good elsewhere in the Sudan.

Of course the climate of the Sahara is dry, very much drier than that of the province and town of Kano, the districts credited with the densest leper population in the Western half of the Sudan, and, as I have just said, it is possible that the dryer air of the former region has a retarding influence on the spread of a disease that riots in the latter, but then the climate of Kano in its turn is much drier than that of Bida on the Niger, or Kuka on Lake Chad, and yet it is generally stated that there are more lepers at Kano than at both the other places put together. Again, all along the valley of the Lower Niger and the Binue, where the air is humid to an extreme degree and the vegetation, during the rains, luxuriant to rankness, leprosy is but scantily represented, whereas on the dry mountain uplands round Yakùba, in the neighbourhood of Zaria, on the hot plains of Kano and Katàgum, which are at times dry to aridity, it may be almost said to rage.

With the exception of the western shores of Lake Chad, which, being studded with several towns of large size and importance, may be reasonably suspected of getting more than their share by immigration, it is clear that, in the Sudan, the areas of greatest prevalence are those that are furthest removed from the courses of the great rivers and the shores of the lake; and as the climate becomes drier proceeding inwards from these water systems towards the centre of the area under consideration, those that are in possession of the driest climates. That this dryness of climate has anything to do with the spread of the disease is an inference I do not wish to draw.

With regard to the comparative rates of mortality in the various districts and towns of the area I have been dealing with, I am unable to make any definite statements, neither am I in a position to say if any of the diseases that occasionally ravage the country affect any part of it more than others. It is the general opinion of the country that the provinces of Kano and Kuka are very unhealthy, and it is in them that leprosy is most prevalent. The prevalence is, however, probably only partly due to the unhealthiness of the provinces. There are many other circumstances to be taken into consideration. The provinces of Kano and Kuka are further advanced and more highly civilised than any by which they are surrounded, and as it is with vast populations frequently the case that the higher the grade of development attained the harder is the struggle for the poor, it is highly probable that the

unenviable reputation which attaches to them with regard to a disease, that is emphatically a disease of the poorer classes, may be, to some extent at least, part of the penalty of their greatness.

Leprosy in the Sudan does not differ materially from leprosy occurring in any other locality, but some of the individual circumstances attending the course of the disease in the region under consideration are possibly worthy of record. It is first perhaps desirable to say a word or two about the disease in general. Leprosy is caused by the action upon the tissues of the human body, the skin usually to commence with, of a vegetable parasite. This vegetable parasite occurs in the form of tiny rods. The rods are of microscopic size, about five times as long as they are broad, and of such a length that if five thousand of them were placed end to end they would make a line just about one inch in length. This parasite is known as the leprosy bacillus. As to the proximal source of the bacilli, by which is meant the source of the particular collection of bacilli, that in each instance start in a fresh case of the disease, opinions are divided. The opinion of the majority who have had the opportunity of studying the disease is in favour of the view that the parasite lives and multiplies in the tissues of persons affected by the disease and that these persons go about passing it on more or less directly to others. This is of course the same thing as saying that the disease is contagious. But though there is very little doubt that this view is the correct one, it is not yet considered to be established as a fact.

Sufferers from leprosy multiply very slowly, and the disease apparently exercises very careful choice in the selection of its victims. A hundred people may be exposed to infection, under what would seem to be conditions actually putting a premium on its achievement, without any but the very smallest percentage affording evidence of its having taken place. At first sight this might appear to be contradictory to the idea of contagion, but as a matter of fact it is not. Certain influences, leading to the establishment of a condition known as the predisposition, come into play at this point. These influences prepare the man for the disease just as plough and harrow prepare the soil for the seed. Wheat grows in the earth, but wheat will not grow if it be merely scattered on a hard beaten surface, no matter how thickly it may be scattered. On the other hand, however, if the soil be prepared by the usual methods a crop proportionate to the quality of the ground and other concomitant circumstances, is an almost mathematical result. It is the same with leprosy. The leper, in the opinion of many, is a kind of sower who goes about scattering the seeds of his disease. Such of the seeds as fall on the hard

beaten ground of a healthy constitution are, at any rate for the time, harmless. Others, however, fall on ground prepared by the plough and harrow of adversity, and in these instances, as a rule, a crop of disease results. I will try to show how this occurs in the Central Sudan. I will take an imaginary case, a man of the middle classes, and use him to illustrate a usual chain of circumstances.

But before I begin on him, I should say, that for leprosy to exist as a standing disease among any given race, it is probably necessary that some of the conditions under which that race live should be faulty. Whatever these general faulty conditions may be it is not likely that they are quite powerful enough by themselves to render a man of ordinary strength liable to infection by the disease. But they do not need very much help, however, and on the supervention of, in some cases, even slight further adversity, individual men are rendered liable. Infection of course may not be at hand, but should opportunity present it is probable that the person so unfortunately influenced will succumb. Later on I will explain this matter more clearly; for the moment we will return to our example.

We will suppose our middle-class man to be a member of a race that labours under some such general faulty condition as I have just suggested. It will be suitable to regard him as a Hausa, and as a resident in Kano, a town which is a hot-bed of leprosy. He is a young man trying to make his way in the world. For purposes of trade he occupies a sitting in a shed in the market which, in common with several other men, the owner of the shed among the number, he uses as an office. The owner is a man well advanced in years. He is a leper. As he is the proprietor of so valuable a piece of property as a shed in Kano market he will be a well-to-do man, and being well-to-do, he will doubtless dress nicely. To do this he will frequently have to buy new robes. The necessity of buying new robes is due to a somewhat uncleanly custom of the country. It is most unusual for a Hausa to wash his clothes or to have them washed. Wealthy men buy their clothes, which are made of cotton textiles, new, and when they are dirty they sell them to less fortunate people than themselves—people who cannot afford to be so particular about their things—and buy others. Or they give them away—it is considered an honour to be in this way the recipient of a king's raiment. However they may obtain them the people who get these second-hand garments wear them as long as they think proper, and then when they feel they can afford it, or when the clothes are too dirty for a person in that particular class of life to wear any longer, they pass them on to some one lower in the social scale.

In this way a regular circulation of clothes is established. The rich sell or give to the middle classes, the middle classes to the poorer, and the poor beg, borrow, steal, sell or lend among themselves. A single robe may thus have, during its life as a robe, from five to fifty or more different owners. As long as half-a-dozen shreds of it continue to cling to the neck-band, so long does it continue to do duty. It follows in the course of its existence a kind of sartorial gravitation, falling layer by layer through the various strata of society, till from gracing, it may be, in its crisp new early days, the shoulders of a prince, it may come at last in its threadbareness to be the only covering of the poor man's slave, or its tattered remnants may be found to be lending themselves conveniently to the exhibition of the alms-earning ulcers of the wayside beggar. It may have had during its career as a robe many experiences. It may have swept in the sunshine of favour through the halls of kings' palaces, or it may have served in a dungeon to polish the shackles of its wearer. Girded up tightly round the waist of its owner, it may have passed through the turmoil of battle, have been slashed by steel or pierced by lead. It may have been used as a wedding garment, or it may have served to swathe a corpse. It may have been rent in sorrow, or given away in time of rejoicing, but among all these changeful vicissitudes, there is one thing that will not have happened to it, at least in any but the most exceptional instances, it will never have been washed. And that is where the peculiar danger of the custom comes in.

T. J. TONKIN

*(Medical Officer Hausa Association's
Central Sudan Expedition).*

(To be continued.)

THE HAIR SEALS OF THE NORTH ATLANTIC

THE hair seal of the North Atlantic has not yet risen to the high political position of his congener the fur seal. So far he has not caused an international complication, or been sat upon by high commissioners, but he is dear to the heart of the naturalist, and his empire is as widespread as American industrial enterprise or the British dominion. One species range all over the British Isles and Europe. The Russian hunts for the pinna-poids in the Caspian and on the White Sea; Danes, Norwegians, and Scotch whalers pursue the *Phoca Greenlandica* over the Arctic. His chief haunt, however, is the North Atlantic and the fishery in Newfoundland, the Labrador, and the Gulf of St. Lawrence exceeds in importance all the rest of the world put together.

When John Cabot, with his West of England sailors, discovered North America in 1497, they brought back the most marvellous stories about the new western land. Tales about great soles (halibut) a yard long, dipping up the fishes in baskets (the caplin), of great flocks of red and white partridge (the willow grouse), of strange huge animals they called sea-cows, with great tusks (the walrus), seals, huge white bears not only in number innumerable, but quite tame and utterly without fear of man. At another period these travellers' tales would have seemed incredulous, but in "the spacious days of great Elizabeth," to the generation that had discovered two new worlds in Asia and America, this stirring account of wonderful new beasts and birds and fishes was fully believed, and every word of it was literally true. Around the shores of Newfoundland to-day men and women may be seen in June, the time of the "caplin school" (when Cabot made the land) gathering up the beautiful little fish with small hand-nets. Every season they are cast on the shore in countless millions. We have contemporary accounts of the great herds of seals and walrus and of the numbers of white bears.

The explanation of this story is not far to seek. All these

animals are now found only in the far-off Arctic region. In the fifteenth century both their winter and summer home was around the Gulf of St. Lawrence and the coasts of Newfoundland. As late as 1776 we find Sir Hugh Palliser, the Governor of Newfoundland, complaining to Governor Bernard of Massachusetts, of the reckless New Englanders killing the breeding walrus on the Magdalens Islands, then under the jurisdiction of Newfoundland. The first result, and for nearly a century the only result, of the discovery of North America was an immense fishery carried on by European sailors, English, Portuguese, French and Spanish Basques. Fish was gold in these old days. It combined a great barter trade as well as a fishery, the free exchange of the wines and fruits of Spain, the linen, silks and velvets of France, for West of England cloth, Sheffield cutlery and Bridport cordage. It built up Devonshire, then the great maritime centre of England. Raleigh declared that misfortune to the Newfoundland fleet would be the greatest calamity that could befall England. The English, the French and the Portuguese seemed to have confined themselves to cod-fishery.

It is only when the Spanish Basques appear on the scene, about 1540, that the great North Atlantic seal and whale fishery began. These wonderful sailors of the Middle Ages, known to the English as Biscayans, Guipuscoans and as Basques, were whale-killers and codfishers. Centuries before the discovery of America they made a treaty with Edward III. in 1351 about the right of fishing on the English coast. Until the fatal year of the Armada there were from thirty to fifty of their vessels pursuing the whale, seals and walrus around the shores of Newfoundland and the Gulf. Port aux Basques, the terminus of the Newfoundland Railway, is a perpetual reminder of these daring old Spaniards. The codfishers left in August and September, but for the Biscayans the best of the season was the late fall. One year, 1577, several of their ships were caught in the ice during December, and we are told the piteous story of 540 men being frozen to death.

None of the perils of this dangerous trade seem to have frightened these intrepid old mariners. Year by year they gathered in the harvest of the sea in the far-off western land, and with the product of successive whaling, fishing and sealing they built up the grand old houses which are to-day the admiration of travellers amidst the green hills and lovely valleys of Alava, Viscaya, and Guipuscoa, the fairest scenes in northern Spain. The whales, seals and codfish in their coats of arms show the foundation of their fortunes. When England first went into the whale fishery, Basques had to be shipped to harpoon the whales. The word harpoon is from the Basque *arpoi* and "*harpionari*" a harpooner. One of the saddest stories in history is the destruc-

tion of these fine free people by Spanish oppression and misgovernment. We have no extant pictures of this early seal and whale fishery from either English or Spanish sources, but the Dutch, the great seamen and rivals of England, have left us quaint representation of this old trade.

The story of the American whale and seal fishery on the North Atlantic has often been told how it began to be carried on, first from the shore with the assistance of Indians, and finally developed into an immense trade employing thousands of hardy New Englanders, and the source of immense wealth. The history of the present North Atlantic seal fishery, or the capture of the hair seal, can be told very accurately. It is prosecuted now mainly by specially equipped wooden steamers from Newfoundland, Norway, and Scotland. The modern business is about a century old. The Newfoundland settlers from the earliest times carried on a net seal fishery; men from the shore went off on the ice and killed the seals, and often used large fishing boats to assist them in their capture.

It was not, however, until the end of the eighteenth century that regular fleets of vessels were fitted out each spring to capture the seals. Like the migration of birds, and the movements of fishes, the life of the hair seal, its birth, habits, and migration is one of the most marvellous of nature's stories. Before the white man came to America with his murderous weapons the seal made his summer home in the Gulf and around Newfoundland; to-day he has been driven from his summer haunts to the extreme northern Labrador and the Arctic. In the late fall he comes south and remains for some time fishing about the grand Banks. Early in the year he leaves the open water for the icefields of the extreme north of Newfoundland and the Straits of Belle Isle. With the calm weather that usually comes in January immense icefields are formed on the ocean around the islands and deep indentations of the land. Field ice of this character becomes anchored and firmly fastened to the shore. It is known as the whelping ice, and here in the end of February or first of March the young seals are born.

Beautiful little white-coated beings with plaintive eyes and almost a child-like cry. The mothers, to supply them with milk, wander away twenty and thirty miles in search of food, but each anxious parent pops up through the blow-hole alongside of her young, though the iceflow covers hundreds of miles and there are thousands and thousands of young crying for their parents. Observation of over a century show us that the seals never vary in their habits; they constantly select the same spot for whelping. A most experienced sealing skipper tells me that in fifty years the breeding ground has always lain between Belle Isle in the

Straits and the Groais Islands, never further south, and always the same distance from ten to fifty miles off the land. Invariable also is the relative position of the harp (*Phoca greenlandica*) and the hoods or bladder-nose seal (*Cystophora cristata*).

There are at least five varieties of seals on the North Atlantic, the most common and most valuable commercially is the harp seal, next in importance is the hood or bladder-nosed. The great Greenland seal, known in Newfoundland as the square flipper, sometimes ten to twelve feet long, is comparatively rare. The ringed seal or floe rat of the Greenlanders is also common. The most beautiful of all the family, the common seal, *phoca vitulina*, is found all round the English and Scotch coasts, and is numerous especially on the west coast of Ireland. In Newfoundland he is known as the bay seal; commercially valueless except for his skin. Like all the family he is remarkably intelligent and very hard to kill or capture in the water. There are great numbers of them in the Newfoundland rivers, remaining there all the summer and descending to the sea in the autumn. They are very destructive to salmon, especially to the breeding fish descending the rivers after spawning. Locally seals are known in Newfoundland as "swoils," and the seal fishery season is always spoken of as the spring.

Young seals grow with marvellous rapidity; when born his usual weight is about five pounds, in three to four weeks they increase to forty or fifty pounds, and beneath their skin is a beautiful coat of white fat from three to four inches thick. The young ones remain on the ice, fed by the careful mother, for about five or six weeks, and at this period the fat, especially of the harp, is in the very best condition for commercial purposes. This is also the best time for killing; the young are caught on the ice, despatched by a blow on the nose from the gaff; the hunter then proceeds with his sharp knife to separate the skin and the fat from the carcass. These pelts are laced together with a rope, and are locally known as a tow.

When once the seals are found the hunters scatter in all directions over the floe, sometimes going seven, eight, and ten miles from the ship. The look-out from the barrel always keeps an eye on them, and the steamer is forced through the ice in the direction of the outlying parties to pick them out. Sometimes the seals are found in great quantities a very long way off, then the men instead of hauling them bring them on to a firm pinnacle of ice, heap them together, and place the ship's flag over them. This is known as panning. The ice is in constant motion, influenced by wind and tide; often their panned seals are lost, or picked up by some other unscrupulous sealer, and much litigation and very tall lying arises in consequence.

I was engaged in one case where the plaintiff claimed that their seals marked B.S.T.—“*Brilliant Star*, Tobias,” the surname of the master—were stolen by and found so marked in their possession. The defendant's name was Slocum, and he and all his crew swore that they had marked their pelts *Iona*, Slocum Brothers; thus, I.S.B., the B made by illiterate men, and if you turn the letters upside down you will see that they come very near alike. It was highly ingenious, but somehow the jury did not believe my clients, though they were, as the Irishmen say, “all on the wan word, and swore like a corporal's guard”; we lost the case. No one can come near the Newfoundlander as a seal hunter; when the Dundee steamers first prosecuted the fishery from Newfoundland with native crews they were horrified to watch the colonials going from pan to pan over the loose ice. From their earliest youth the Terra Novian practices this game, known locally as “copying,” until he becomes an adept. When one thinks of all the perils of this dangerous business, the shifting ice, the terrible blizzards and snowstorms that spring up suddenly in this northern region, it is a marvel that so few fatal accidents occur. Every now and then, however, comes a terrible tragedy, sometimes parties get separated from the ship in a blizzard. A few years ago more than one-third of a large party were thus caught, and perished in the bitter rigours of the Arctic night.

There is a considerable difference of opinion amongst experts as to the extent of the herds of seal. Many contend that the patches found every year by the Newfoundlanders off the north-east coast and in the Gulf of St. Lawrence are the only ones of any consequence. To my mind this seems unreasonable, as the young in these gatherings are nearly all killed. If it were so the sealing business would soon peter out. Yet every season they are still reported as almost innumerable. These facts seem to point out that there are other large herds of seals never seen. Many intelligent observers are of opinion that there is a northern patch off the coast of Labrador that is hardly ever encountered. I believe they extend over to Greenland, as between the two countries the whole sea in winter is frozen. The adventurous voyage of part of the crew of the American Arctic exploration ship *Polaris* has given colour to this view.

Of all the extraordinary escapes from the dangers of Arctic navigation, this marvellous voyage of twelve hundred miles on the ice-floe is well-nigh incredible. The ship was in danger of being crushed, so as a precaution certain stores were placed on a pan of ice; suddenly, almost without warning, the floe parted from the steamer, one portion of the crew were carried off whilst the remainder stayed on the vessel and were afterwards rescued by a whaler. The unfortunate individuals thus cast adrift con-

sisted of Captain Tyson, Fred Myers, scientist, seven other white men, three Eskimo women, a girl, two small boys, and a baby born on the ice-floe during the drift south, and three Eskimo men. After they parted from the ship snowstorms, gales of wind, and other dangers were encountered; once or twice the floe parted and they had to remove to a larger one; but all the voyage they steadily drifted south, borne along by the Labrador current. Provisions ran short; the Eskimos, however, kept them supplied with seals (showing a northern patch) during the whole dangerous trip. Without their aid the white men would have inevitably perished. The craft and skill of the poor savages kept all safe. The strangest part of the whole story is that the women and young children lived, and that an infant was actually born and survived. Off the coast of Labrador the party were picked up by the sealing steamer *Tigress* and brought into St. John's. Such a story as this in one of Jules Verne's books would have appeared wholly and absolutely incredible.

There are a few regulations to protect this industry. The vessels are not allowed to leave port before the 10th March, or to begin killing before the 12th or to take seals after the last of April. Sometimes the whole catch is made in a week, and ships have returned within that time with as many as 42,000 seals, worth from \$2.50 to \$3 a-piece. The gains are enormous, but so are the risks. Every decade or so comes a season of failure. One year more than half the vessels were crushed in the ice, and hardly one was loaded. Prior to the sixties the whole business was carried on by small wooden ships; but when once steam was introduced the sailing fleet soon became a thing of the past; about twenty schooners still prosecute the fishery from Channel and other south-western ports.

I should add to this brief account some more facts. In a good year in the old times 500,000 and 600,000 seals were taken, and it is amusing to read some of the old merchants' letters in 1816. One of them complains of the introduction of gas and the terrible danger to the oil trade; "it is bad now, but it is going to be worse by the introduction of this stinking coal gas," he says. A good year at the present day runs in the neighbourhood of 320,000. Modern methods have been applied to the extraction of the oil. It is now cut up by machinery, refined, and purified in a few days, where formerly months were required. The fur of the young seals is dyed and dressed like the fur seal largely used for cloaks and capes. All the skins make splendid leather.

D. W. PROWSE.

A HINDOO EDUCATIONAL BROTHERHOOD

IN these days of university settlements, the simple story of a settlement founded by a small band of Indian graduates in the Eastern quarter of the Empire, may not be without interest in the West, so I tell it.

In the year 1880, a Hindoo named Vishnu Krishna Chip- lonkar, having himself but just graduated from one of the Government colleges in the Bombay Presidency, conceived the idea of sharing his advantages with others—with those, in fact, of his countrymen who were practically outside the radius of existing institutions. Private—*i.e.*, non-State—agency and education : the experiment had been tried before, and where it had failed Chip- lonkar had the sense to see that the failure was due in part to the expectation of an income. That mistake, at least, he could avoid.

He inspired two of his friends, young men likewise, with his educational ambitions, and on January 2nd the new English school was started in the city of Poona, the capital of the Maratha country. The first day there were 19 names on the registers ; at the end of a year there were 336 ; in 1901 there were about 900. Of all castes and classes were the pupils, for where was the value of an enlightenment that made reservations !

Self-sacrifice does sometimes in this world prove infectious. Other young men joined Chip- lonkar's standard, and when there were five on the staff—"we must enlarge our responsibilities," was their feeling. A school was at best a half-way house. The new scheme was to start a college in connection with the school, the graduates from which might, in course of time, themselves carry forth the good seed "into the remotest parts of the Deccan, thus covering, if possible, the whole country with a network of private schools, under the direction and control of a central organisation." The project was difficult, but in ten years it was an accomplished fact, and a fact with a permanent home and council of its own—guarantee of continuity.

The University of Bombay is an examining, not a teaching, body ; but it controls and "recognises" the various colleges in

Bombay and all over the Presidency. Without such recognition, no college might present candidates for university examinations, or contend for university prizes. To the college started by these young men, the university kindly gave progressive recognition. Most exceeding cautious was it. How did it know whether the venture would prosper! So, in 1884, Fergusson College (named after the then governor), was granted provisional recognition for three years, and leave to present candidates for the first entrance examination only. From time to time further recognition was accorded, as the university saw that not only were the founders in earnest, but they did work of which the university was proud.

By 1895, it was recognised fully as an Arts college, affiliated to the University of Bombay.

The brick-and-mortar history of the venture is not less interesting. Government gave the site, the Indian princes, and, in particular, the Maharajah of Kolapoor and the chiefs of the southern Maratha country, have given the rest. Outside the din of the city and on the wind-swept common at the foot of a temple-crowned hill, it rises, this handsome and spacious building—monument to the “settlement” work of a handful of Indian university students. When last I saw it there were libraries and laboratories and airy lecture rooms; gardens and tennis courts and cricket grounds; quarters for professors and for one hundred residential students—quarters divided with their several kitchen arrangements so as not to hurt caste prejudices, though men of every caste sat side by side in the lecture rooms. I believe the next addition is to be an observatory on the hill-top. From the library windows one looks back upon the city of the Peishwar, with its beautiful blue hills and its cone-shaped temples, with its pilgrim flags and the closely-packed blur of houses—mud-built hut or wood-carved mansion; and then one turns indoors to the rows of bookshelves—Kant and Comte and Mill and Sidgwick, Shakespeare and Ben Jonson, Todhunter and Colenso—Western diet for Eastern constitutions, but none so unwholesome, since it reared the Brotherhood.

The faults of the English educational institutions of India are many, and the incapacities and failings of the Indian student, perhaps, many more still; but as long as we can show one such result as Fergusson College, surely there is hope.

Nor has zeal out-run thoroughness and excellence of work. Seven times through these ten years of which I have been writing, Fergusson College has taken the university prizes for Sanskrit Scholarship and twice for English Literature, while its number of first-classes has been unparalleled in the history of so young an institution in India. Later still, R. P. Paranjpe, a

product of this college, who went on to St. John's College, Cambridge, was in June, 1899, bracketed Senior Wrangler—a proof of competency which made glad the hearts of all who are interested in India.

They realise that no government, whatever its resources, can cope single-handed with the problem of public education, and they are persuaded that in the present circumstances of their country they cannot serve it better than by supplementing the efforts of government in the matter of bringing higher and secondary education within easy reach of the public.

So says the council in one of its reports. And it is this fact which gives the movement a political aspect and value. So long ago as 1892, Lord Harris, then Governor of Bombay, dwelt on this point:—

I consider that this society illustrates the principle of self-help, and in doing so that it is proving the possibility of the hopes of the Board of Directors, of the East India Company and of the Government of India since that time, and of the Education Commission. For it is perfectly clear to any who will read the dispatch of 1854, or who will take the trouble to study the report of the Education Commission, that during all the time that has elapsed between the two, the Government of India have looked forward to the time when many of the existing government institutions, especially those of the higher order, may be safely closed or transferred to the management of local bodies under the control of, and aided by the State.

But, finally, there is another and, perhaps, a truer measure of the real value and worth of this little experiment. It is the self-sacrifice which gave rise to the movement, and which keeps continuous the flow of workers. The personal history of these ten years includes a death-roll, "in Time's eternal bead-roll, worthy to be fyled." Six young men have given their lives in the service of their ideals—six, including the founder; and all these, alas! have died of over-work.

They bound themselves to "life-membership," and they asked remission of no part of their bond. This application of that term will doubtless seem a little odd, so accustomed are we to apply it to a benefit, not to a benefaction. "Life-membership" to the Brotherhood means the obligation to work for the Brotherhood and its educational aims for a period of at least twenty years, without receiving any salary, save the minimum wage necessary for bare existence. Some of those who have thus bound themselves have renounced lucrative office under government. All are alike actuated by the spirit of self-denial, self-sacrifice, courage and disinterestedness which has so often in divers ways proved our salvation in India.

I am told that Mr. Paranjpe, the Senior Wrangler, had promised to join the Brotherhood upon his return from England; that when the news of his success arrived at his old college, the

council telegraphed a release from his promise, feeling that he had a right to rate his scholarship as he would. He would not be released, however, and gladly serves his country under the terms of the bond, made before he realised his own mental powers.

That the Brotherhood may grow and prosper, and repeat itself in other parts of India, will, I am sure, be the wish of all who are interested in the complex question of Eastern self-government.

CORNELIA SORABJI.

SUSAN PENNICUICK

A STORY OF COUNTRY LIFE IN VICTORIA

CHAPTER XIII.

A DAY IN BALLARAT.

"AUNT," said Sue next morning at breakfast, "here is summer upon us and we have never given a thought to our summer clothes. It is getting quite hot."

"Yes, my dear," said her aunt, frowning down Ann when she attempted to put in a word, "I did think about them. I ordered two rolls of print from town last week, and there's any amount of calico in the store. The children want new dresses, poor things, but really, I'm so busy, I don't know which way to turn. I must try and get a sewing-girl out from Ballarat."

"Oh, auntie," said Sue, "if you'll trust me I'll make the girls' new frocks."

"Well, my dear, you're very good and you really do work much better than Ann or Lily."

Ann looked vexed, but Lily laughed good-humouredly. The world was going well with Lily. The manager at Titura, James Wilson, a man after Mr. Grant's own heart, had come courting his buxom daughter, his affections had been reciprocated and everything had been comfortably settled the week before, and Lily, therefore, happy in herself, heard with equanimity her mother praise her cousin.

"That's true," she said, "I always hated sticking in the house sewing."

"What does James Wilson say to that?" asked her mother, archly. "He'll like a wife who can do his sewing for him."

"He'll like a wife like Lily, I expect," put in Sue. "We'll have to begin on your trousseau soon, Lily, I suppose. I really do flatter myself I can make pretty underclothing."

"A true Christian like James Wilson," said Ann severely,

"will think little about the outward adornment of his wife. It's the inward and spiritual grace that he looks to."

"I don't suppose James Wilson would like his wife to go to him empty-handed, Ann, any more than any other man," said her mother sharply, "but, Sue, I shan't bother you with Lily's things. I'll be very glad, though, if you'll make the little girls some dresses, and Mrs. Desmond will help, won't you, Mrs. Desmond? The children can have a holiday till they're done, that 'll save a world of bother."

"An' make me a pwetty dwess," said Vera, "a pwincess's dwess so Ned 'll like it."

"Yes," said Sue, rushing in before Ann who had a reproof on her lips, "we will make you a very pretty dress."

"Well, they're only two sorts of print, pink with white spots and white with pink," said Mrs. Grant calmly, "it doesn't allow of much variety."

"It sounds pretty, though," said Sue, who was always willing to be pleased, while Ann tossed her head as if in disgust that her mother should take interest in such trivial matters, and drawing a note-book from her pocket began adding up the marks her Sunday-school class had gained the day before.

Mrs. Grant began a mental calculation under her breath.

"Let me see—two—four—six. No, I was afraid so, there won't be enough to go round. Polly, she's growing so fast, and so is Etta, and there's Vera as well. No, there certainly won't be enough. We must go into Ballarat for some more. And baby must be short-coated soon, the dear."

Sue felt a warm glow of affection for her aunt when she spoke kindly of the baby, but Ann looked cross. She was intensely jealous of Sue, why, she could hardly have told herself. She certainly would never have acknowledged that it was because Dr. Finlayson seemed to like talking to her when he was at Larwidgee; probably she hardly realised the fact. It only vaguely disturbed her.

"No horses can be spared to drive to Gaffer's Flat this week," said Ann. "We have other and more important things to think about than the mere outward adorning of our persons."

Sue's face fell. She felt angry with herself often that the trivial matters of this life were of such importance to her. But sometimes she was seized with an intense desire to change her surroundings, to kill thought if she possibly could, to remember that at least she was still young and the world was before her, to forget that she had spoiled her life on the threshold. And to-day this feeling was strong upon her. She could think of nothing but her intense desire for Roger's presence, and when she looked in her baby's face the desire only grew stronger.

It would be a relief to go into Ballarat, to Ballarat where she knew no one, just for the day, and here was Ann throwing obstacles in the way out of pure contrariness.

Luckily, Mrs. Grant, as she very often did, went in direct opposition to her eldest daughter.

"Nonsense, Ann," she said, "there are plenty of horses, I suppose, if I want them. You and I, Sue, will go into Ballarat to-morrow. I think we'll take baby, too, if you don't mind looking after her. The girls here have no heads. We'll stop the night at Mrs. Young's and they can send into Gaffer's Flat for us on Wednesday. It's many a long day since we had a little spree."

Sue could have hugged her aunt. Only to her was the kindness of the arrangement apparent, and yet Mrs. Grant was good-naturedly making it appear as if all the pleasure was on her side. It was, too, to a great extent. Sue might look forward to the change, the freedom from all restraint, but once they had started it was apparent that Mrs. Grant also enjoyed her freedom.

"Ah, my dear," she said, as they stood looking in at the summer display of prints and muslins and light silks in Snow and Room's window. "I used to like pretty things once myself, maybe it was wrong, but I did. Lily and Ann, they don't, but you do, and—and—well, I don't want to be unkind," she finished up looking at the baby in Sue's arms, and though the words were harsh the tones were kindness itself, and Sue felt as if she were nearer her aunt than to any living thing in the world. In truth, somehow she could not always mourn and sometimes hope spoke to her loudly. The very reaction from the misery of Sunday sent her spirits up; she was alone here with her aunt, the only member of her family she was at all in sympathy with, and she felt that the world could not always be black to her. Things must improve. They must, she could hardly tell how, but they must. The very day spoke to her of hope.

It was full of the glory of early summer, the elms and oaks and plane trees in the wide streets were all in full leaf, their vivid green contrasting with the bright blue sky and white quartz roads, and away in the distance the blue hills marked clearly the horizon. Such a pretty town it was. Sue had only seen it once before in the depth of winter when the rain was coming down in torrents and she herself had felt sad and miserable, but to-day she looked at it with different eyes. Her life couldn't be all sad, things must look up, health and strength were hers and the keen joy of just living was taking possession of her. Life must be better in the future, it must hold something good for her and her child and the man she loved, though it looked such a tangled skein now. The bright sunshine and the pure air said that to be

just alive was good, and surely God would not wholly curse a life he had placed in such a beautiful world.

Even on stern Mrs. Grant the beauty of the day had some influence, and she looked with an interested eye on the displays of millinery in the shop windows and entered with interest into the purchase of muslin and lace for baby's short-coating. Then Sue shyly pointed out to her a bow of ribbon and lace which she thought would be becoming and the elder woman looked at it a moment as if she might be tempted to buy, then she pushed it aside quite roughly. "It's a carnal vanity, my dear, just a carnal vanity. What do I want to wear anything on my head for when the Lord has given me ample provision of hair. It is a very long while since I looked at pink ribbons, though father used to say that pink was just the colour of my cheeks, in the old days, but there, as I said before, it's a carnal vanity to which I do not feel justified in giving way. Come now, my dear, and have some tea. There's a shop in Lydiard Street where we get it very good. I always encourage Mrs. Dashwood, too, because she has strongly resisted the temptation to get a license and sell intoxicating liquors. You must be tired, give me baby for a bit. I'll carry her."

The shop of Mrs. Grant's choice was a confectioner's with a room behind round which were ranged small round marble-topped tables. It was rather empty, and the two women went behind a little curtain into Mrs. Dashwood's own sanctum where they could see and hear all that was going on without being seen, and Mrs. Grant ordered the tea.

Sue was glad of the rest and looked round with interest. At the table opposite, on the other side of the thin net curtain, sat a smart-looking woman in a short, black silk Eton jacket over a white silk blouse with a very dainty tulle bow at the throat. Her toque was the very latest thing and became her beautifully, and with every movement she wafted a delicate scent to Sue's nostrils, perhaps her lips were a little too pouting and red, and possibly there was just a shade too much red and white in her face, but to an observer who was not critical she made up a very fascinating personality. Mrs. Grant, busily fussing over a very uncompromising account book and a pencil that would not mark, pointed her out to Sue.

"A woman given over to the wiles of this world," she said lowering her voice so that she should not hear and using the phraseology of the Hallejuiah Station, "a regular bad lot," she added in ordinary colloquial English; "God forgive me if I do her an injustice."

But Susan did not need her to be pointed out. She had seen her at once. She was the woman who had supplanted

her, the woman who was Roger Marsden's wife, and the bright day grew dark at once, and in her life it seemed as if there could be no room for hope. Tea and cakes were brought to them and tea and cakes were brought to the woman the other side of the curtain, but Sue could not enjoy hers, she could think of nothing but that woman's presence. Mrs. Grant did not notice. She was deep in calculation and was making out a list of all the money she needed to spend, and Sue sipped her tea and watched through the curtain with a sinking heart the woman who had ruined her life without in the least bettering her own position, had simply of malice aforethought ruined her life, hers and Roger's and that of the child upon her knee.

"Sue," said her aunt suddenly, "you sit here a little and rest. I've just thought I want to see Cleghorn about those girls for the rescue home, and I can't very well take you. You sit here and drink your tea. I won't be gone more than twenty minutes," and she rose up and left the shop and Sue was thankful for her absence.

She let her tea grow cold, and watched the woman the other side of the curtain. The shop emptied but she sat on. She did not drink her tea either. She sat and tapped the table impatiently with her purse as if she were waiting for someone. She got up once and looked out into the street, and then returned to her seat, and Sue read her face correctly when she decided the person she was expecting had come. She heard footsteps in the shop, and then she grew cold all over as Roger Marsden himself came in and stood so close beside her she could have put out her hand and touched him through the shrouding curtain, had she been so minded.

This woman was his wife in the eye of the law. Had he decided to make the best of it and take her to live with him?

It did not look like it. Sue saw his face was set and cold. She would have hated the man who looked at her that way.

"My darling," said his wife, rising and holding out her hands, but Marsden drew back coldly.

"You have sent for me," he said, and his voice was cutting. "What do you want? I only have five minutes to spare."

"Oh, Roger, my husband," sobbed his wife, drawing out a scented pocket-handkerchief and putting it to her eyes.

"Really, madam," said the cool, cutting voice, "I must request you to control yourself. I must remind you that this is a public place," and he looked round the shop uneasily, though the only person visible was the girl behind the counter.

"Who's fault is it it is a public place?" with a long-drawn sob. "Your own wife, and you will only meet her in a tea room." She lowered her voice a little so that the girl the other

side of the shop might not hear, but every word was distinctly audible to Sue.

"I deny you are my wife. What do you want?"

"Roger, Roger, darling, I want your love."

Marsden picked up his hat and turned towards the door, and Sue suddenly felt as if the world were not all blank.

"Mr. Marsden," the woman's voice was pleading, "you promised me five minutes."

He paused. Then came back. "Well, what is it? You are wasting them."

"Is not this a very miserable way of living for both of us?"

"Very miserable," he assented. "There is only one thing that could be worse."

"And what is that?" eagerly.

"It would be worse if I lived with you."

"You are cruel, cruel," she moaned.

"You have brought it on yourself. Again I must remind you this is a public place, and more than likely there are listeners. We may be interrupted any moment."

"Roger, what do you hope for living like this?"

"God knows," and the note of weariness in his voice made Sue's heart ache.

"Come to me and make the best of it," she stretched out a hand and laid it on his arm.

He shook it off. Sue, playing the eavesdropper behind the net curtain, felt glad with a great gladness. She wondered at herself that she could be so pleased at another woman's humiliation.

"Three minutes are gone. What do you want?"

"You surely can't be thinking of Susan Pennicuick still."

"You will kindly leave Susan Pennicuick out of the discussion," he said coldly.

"There are people, you know, who are kind enough to say you ruined her," went on the woman angrily, "but I don't believe that myself. Her love for you was merely a passing fancy. I suppose you know she is going to marry a doctor who comes a great deal to her aunt's, so if it is Susan Pennicuick who stands between us——"

Again he picked up his hat.

"It is not Sue Pennicuick. If there were not another woman in the world I would not live with you. Now, madam, what do you want? There is only a minute left."

"Roger, Roger, you used to be so different."

"I was a young fool. You yourself taught me the error of my ways."

"Is there nothing I can do? Oh, oh, oh." She wrung her hands together. "Roger, at least you will give me a little more

money. Where is the use of hoarding your money for a girl who is certainly going to marry another man."

"D——n you," he said, turning away.

"Roger, have some pity. I can't sleep at night without opiates; the doctor has ordered me change and stimulants—all these things cost money."

"I don't want you to live," said Roger coldly. "I shan't give you a penny more. If you want more you must earn it."

"I—I—in my weak state of health—Roger—Roger," her voice rose in a shrill scream, and Marsden turned away to be met at the shop door by Mrs. Grant, who stopped dead.

"Roger Marsden, what are you doing here?"

Sue saw it all. Evidently her aunt thought he had watched her out of the way and gone to join the woman he loved. She had never seen his wife.

"That is what I am asking myself, Mrs. Grant," he said courteously, and the voice was that of a different man to that of the one who had spoken a moment before. "I promised this lady five minutes of my society and she has had it, not much to her satisfaction, I fear."

"Then you didn't—then you didn't——" Mrs. Grant hesitated. She was beginning to think he might not even know Sue was there, and it would be foolish of her to betray the fact. "Who is this?" she asked suddenly.

"This, unfortunately, is the woman the law says is my wife."

"Oh," Mrs. Grant took a long sniff as if a very unpleasant smell were under her nose, "I thought she was a brazen hussy."

"Really, Roger," sobbed his wife genuinely miserable and angry, "you might at least defend me. What have I done, whatever have I done except love you to my own destruction?"

And Roger's face was cold as ice. He held out his hand to Mrs. Grant, who took it with a sudden air of sympathy which must have been most galling to the woman at the table, and then he turned and left the shop.

Mrs. Grant rejoined her niece, and drew her away from the curtain.

"You saw them?" she asked.

"Yes," said Sue in a subdued voice. She hardly knew whether to be glad or sorry, and only knew she was bitterly ashamed.

"To think that he should have been such an ass as to be taken in by a hussy like that. Ah, well, poor boy, poor boy, but it's you that pay," and she looked again through the curtain.

But Roger's wife felt now that unsympathetic eyes were upon her, and hastily gathering up her belongings paid her bill and went out into the street again.

Mrs. Grant turned to Sue.

"Have you finished your tea?"

"Yes."

"You're not to grieve, now. It won't make it any better crying over it. And after all, Susan—it may be a carnal thing to say, and giving in to the weakness of the flesh—but you're a happier woman than she is, though you are unwed and have a baby in your arms. Cleghorn wasn't in. Come along now and let us get that shopping over."

And Sue, wiping the tears from her eyes, felt that her aunt was right. But somehow the shopping had lost its charm. A new train of thoughts had been opened up, and Sue could think of nothing but Roger's miserable face and the cold stern words in which he had told his wife he wished she was dead.

Luckily Mrs. Grant entered into it with great zest again and kept at it till twelve o'clock next day, when they started for home.

Willie met them at Gaffer's Flat as he had done five months ago. He drove the same old buggy, caked in its winter coat of mud, the same ungroomed, unkempt pair of horses, and Willie himself was as rough and uncouth as ever; but Sue looked at things with different eyes now. After all she had something to be thankful for. Hard as her lot was it was a bed of roses compared to that of the woman she had watched through the curtain yesterday.

Willie greeted his mother and cousin with a grin of welcome and declared he was glad they were back, for the house wasn't the same without them.

"Now, mother," he said, when his mother remonstrated with him for speaking so plainly, "you know you do get a bit tired of all the psalm-singing yourself sometimes for all you stick to it so, and Vera got into hot water yesterday for saying you were going to bring her a dress for a princess."

"Poor little Vera," said Mrs. Grant. "I'm afraid the child has a great desire for the things of this world."

"We bought her a blue cashmere," said Sue, "I hope she'll think that good enough."

"Hooray! I'm glad you did if it was only to spite Ann."

"Willie you mustn't be so disagreeable to Ann. A family should live together in unity."

"Ann had better let me alone then. James Wilson and Lily and she got on to me last night. I missed you two, I can tell you."

"Poor old boy," said Sue, patting him on the shoulder.

At the door the children all rushed out to meet them, tumbling over each other and clamouring to know what they had bought.

"Let them come into my room while we undo the things," suggested Sue.

"They're better outside," said Mrs. Grant.

Probably they were. The sun was bright and the garden was a blaze of flowers, and the air was full of the scent of roses and wallflowers and honeysuckle, but Sue sympathised with the feminine instinct that loved fine clothes, and probably their mother sympathised too, though she tried to crush the feeling down as unworthy of professing Christians. Anyhow she let the little girls undo the parcels, and Sue laid her baby on the bed, and watched them.

Rosy and Etta were deeply interested, but Vera dragged a chair to the chest of drawers and as usual surveyed her small self in the glass, carrying on an imaginary conversation with much satisfaction.

"How do you do, Vewabella?"

"Quite well, thank you," she answered for herself, then she looked round as Sue held up to her a piece of pale blue cashmere.

"Here's your new dress, Vera."

"Mum an' Sue is dood," she said to the figure in the glass, "They's buyed me a dwess, a pwincess's dwess. I does love 'em, an' Ned'll say me's pwitty."

"Just hark to that child with her nonsense," said Mrs. Grant. "I must put a stop to it."

"No, no," pleaded Sue in an undertone. "She's not doing any harm. Let us see what she'll say next."

"I saw Ned yesterday," went on the little girl, unheeding the listeners. "He's telled me he'd like to get mawwied soon."

Sue and her aunt looked at each other. Who was this boy thinking of marrying?

"But he says I'm too little yet, Vewabella," she added pathetically, "he'll have to mawwy somebody else till I'se growed up. Mum," she added, turning round, "who'll Ned mawwy? You?"

"Me, child? I was married ages ago. Come down and don't be silly any more. There, look at the pretty dress we've brought you."

Vera came and sat on the bed resignedly and pursued her inquiries further.

"Will he mawwy you, Sue?"

"No, dear, certainly not."

"Then it's Polly. Mum, will he mawwy Polly?"

"That he will not," said Mrs. Grant with conviction.

"But I fink," said Vera, with childish gravity, "he means to mawwy Polly."

"Does he indeed? We'll have something to say about that."

But Vera was in an inquiring mood to-day, and having settled Ned's future to her satisfaction, leaned over the baby.

"Sue," she said, "Dod knows ewewyfyng, doesn't he?"

"Yes, dear," thoughtfully.

"Did he make baby?"

"Yes, dear," and Sue flushed as she wondered if her aunt would endorse that.

"Then what did he make her for when he must ha' knowed she'd be naughty an' have to go to hell?"

CHAPTER XIV.

WHAT IS THE GOOD OF IT ALL?

THE following Saturday Willie found Sue by herself and handed her a note.

"From Marsden. He asked me to give it to you."

Sue looked at it and saw it was worn at the edges as if it had been in Willie's pocket a day or two.

"You've had this in your pocket ever so long," she said sharply.

"Of course," he answered. "You never give a chap a chance to speak to you alone."

"You might easily have brought me a trifle from Mullin's Hill."

"I daresay. And have father and mother and Ann wanting to know what I was doing there. You know as well as possible I have to sneak out of my bedroom window when they think I'm in bed."

"That's rather—rather——"

"Now, Sue, don't you begin preachee, preachee. I guess you wouldn't like me to tell mother you met Marsden by the plantation the other day. Oh, I saw you, my lady. But don't you tell on me and I won't tell on you."

Sue flushed uncomfortably. It certainly was not a comfortable thought that Willie had been watching her interview with Roger Marsden.

"I guess," said Willie, thoughtfully, "he was pretty bad when he kissed the baby."

Sue's face grew distressed, and Willie put his arm round her with rough kindness.

"Look here, old girl, don't you fret. I ain't agoin' to split on you. You meet Marsden as often as you like. If the gov. wasn't such an arrant old donkey he could come here and I shouldn't

have to sneak over to Mullin's Hill whenever I wanted a pipe of tobacco or a glass of beer."

True enough, Sue thought, but however big a donkey Mr. Grant was it could not affect her relations with Roger Marsden.

His letter was very brief, and bore no address and no signature.

"For pity's sake," he wrote, "meet me by the lake again next Sunday. I'll come along on the chance."

Sue was endeavouring to reduce the untidy dining-room to something like order, and she stood in the window a moment, looking out into the sunny garden with a curious ache at her heart. What was the good of seeing him again? It only left her with an intense weary longing, only once again the fight had to begin for peace and resignation.

"Well, am I to tell him you'll come," said Willie, putting his arm round her waist again.

She started and flushed.

"How do you know?"

"How do I know he wants to meet you somewhere? That's what a man mostly writes to a pretty girl for. And I guess you're like other pretty girls, though you are so sober and lug that baby with you everywhere, eh, Sue. Take my advice and leave the baby behind next time, Sue. Or, I say, why don't you take up with the doctor? He's regularly gone on you."

"Willie!" said Sue, and "Willie!" echoed a sterner voice, and Sue looking hastily round saw her aunt looking at her angrily and suspiciously.

"Go to your work, Willie," she ordered. "I can't have you loitering about the house in the morning," and as she spoke it suddenly struck Sue her aunt was angry with her, that she regarded her as a dangerous woman.

"Oh, aunt," she said helplessly. It seemed so ridiculous to think she would harm Willie, that she could, even if she would.

"Now, Susan, understand this," said her aunt sharply. "I won't have any flirting with the men about the place. Willie's young——"

"Aunt, I won't, I wouldn't—I mean I couldn't."

"Susan, you'll look straitly to your ways while you're in this house. Now just tidy that mantelpiece. An unwedded woman with a child in her arms must look very carefully to her ways. Do you understand?"

"Yes, aunt," said Sue dutifully, but there and then all hesitation on her part vanished. She would meet Roger Marsden on Sunday. When she tried to lead a life of dull routine her aunt

misjudged her, therefore she would take the good that came in her way and be thankful. At least Roger loved her, and he was a breath from the outside world.

And Sunday was bright and clear, and in the afternoon Sue wandered down to the lakeside just as she had done the week before, but to-day the children elected to come with her, and her own conscience would not allow her to send them away. The shearing was over now, the shed and the shearers' hut were silent and deserted, and so the children sat round her on the ground and tormented her for a story.

"I can't really, children, I can't," and her ears were straining themselves to catch a horse's hoof-beats. If he did come would he dare speak to her with all these children round her? She felt in a defiant mood when she recollected that her aunt had accused her of flirting with Willie. Why shouldn't she speak to Roger? Why should she cut her life off from all that was delightful, why lead the life of a nun when all the glad spring-time told her there was a wider, happier future for her if she would but take it? What was right and what was wrong? She felt she could hardly say, only to-day every nerve within her protested against the restraint of the life on the Hallejuiah Station. And while she was in this rebellious mood she heard the hoof-beats muffled in the grass and Roger Marsden dismounted beside her.

He put his hand in his pocket and produced a bag of sweets.

"Lollies for you, children," he said. Then he looked at Sue. "I thought they might be handy."

"Don't tell mother then," said Rosy. "She don't let us have lollies."

"I shan't tell," said Marsden. "Run away, children, I want to speak to your cousin."

"You don't want us to tell mother that either, I suppose," said Ted, lingering.

"I'm supremely indifferent as to that. Run away now," said Marsden.

"But—but you must consider me," said Sue with trembling lips, for it is one thing to dare a thing and quite another to find yourself taken at your word."

He took her hand and pressed it between his own.

"Dear little Lovely, sweet little Lovely. Did you—I mean, did you hear—were you —"

"Do you mean did I hear you talking to that woman on Monday?" asked Sue. "I listened," she added. "I was behind the curtain and I listened. It was mean, but I am glad."

Closer he held her hand.

"And I am glad. Now you understand better than I could

tell you the terms we are on, that we have always been on. Lovely, won't you come to me?"

"Roger," her voice was a pitiful cry, but somehow he felt she was not so far away. She was nearer yielding than ever she had been before.

"My own little Lovely."

"Sue, Sue," and the children came racing back and flung themselves down on the grass beside her, "you said you'd tell us a story."

"Not now, dears," said Sue, composing her face, "don't you see I'm talking?"

"But you said by-and-by when we asked you before," said Ted, with due gravity, "you said you would, and people who tell lies go to hell."

"But Sue won't go to hell," said Vera, standing up behind her and putting a pair of loving little arms round her neck, "she's dood and pwetty, and has goldie hair like a pwincess. Tell us a 'tory please, Susy, an' we'll be so dood," and she laid a soft little kiss on the girl's round cheek.

"I suppose I must," said Sue, with a sigh, "and then you'll go and play by the lake again. What's it to be about?"

"It's Sunday," suggested Rosy, demurely.

"Wolves and bears and Indians," said Ted.

"About a fairy pwincess an' the wolf that's in the wood-house," suggested Vera.

"Get out," said Ted, "how you do skite, Vera. There isn't a wolf in the woodhouse."

"Yes there is. I seed him myself. He showed his teef an' glared his eyes, an' he'll bite bad boys like you, but he won't touch me."

"Shut up," said Ted, in scorn. "Go on, Sue. Rosy thinks it ought to be out of the Bible; only tell us lots—not like the Bible and Sunday school-books, you know."

And she told them the story of Jacob and Esau; and the old Jewish heroes somehow took on a fresh interest when presented to the audience as Arab sheiks in flowing robes with a background of glowing desert and bright blue sky, "just like this," pointing up to the deep blue above them.

"And now, for Heaven's sake, children, run and play," said Marsden, as he watched the shadows grow longer and realised the afternoon was slipping away. The long slender shadows of the gum trees were creeping on to the margin of the lake, and the evening was coming on.

The children drew off reluctantly, out of sight they would not go, and he sank his voice as he felt that, in all probability, they were barely out of earshot.

"Darling, I can't stand this life any longer."

Sue smoothed the frock of the baby on her lap.

"Do you think it is a bed of roses for me?" she asked, a little tired droop at the corners of her mouth.

"Lovely, is it worth it? Listen. My job here's nearly done. Perhaps I won't get the chance to see you again. I've bought a little farm in the Heytesbury Forest, and I'm going to settle there. I've got a job on the coast railway they're making, and I think I can work the two. Sue, do you know why I've bought the farm?"

"No," said Sue, hesitating.

"Because I want to have some home for you to come to when you can't stand this life any longer. It is an impossible thing you are trying to do. Lovely, don't you see it for yourself? If you had been an ordinary woman and given up the child, I should have known it was hopeless, but since you didn't——"

"Oh, I want to do right. I want to do right. I don't want you to despise me," wailed Sue.

"Despise you—despise you! My God, there is no woman I honour more. I won't ask you to come, Lovely," he said, and his voice was full of tenderness, "but I want you to know it's there if ever you want a refuge, a home and such love as I can give you, and I can do to smooth your way. Here they think you a saint; but still——"

"Don't be at all sure of that," said Sue, with a laugh that turned into a sob. "They don't regard me as a saint by any means. Most distinctly last night uncle prayed that the Lord would see fit to soften the heart of this hardened sinner that is amongst us; and he signified that he had prayed so often in vain that he was only going to give the Lord this one more chance. I think he must have meant me, and so did Willie, for he pinched my arm till it was black and blue."

"Don't, Lovely, don't," said Roger. "One more reason you should come to me, my darling. I shan't let you regret it."

The sun was sinking low now, his long level beams came piercing between the slender tree trunks. The gum trees in the plantation cast long lean shadows on the grass, and the sunbeams glanced from the still glassy lake and brought out lines of gold in her brown hair and a bright colour into her fair face. Such a sweet young mother she looked, such a sweet girl for a man to call wife, and she was so far away. Yet had he but known she was nearer yielding than she had been any time since the fatal day when he had told her of his marriage. The thought of the little farm bought for her alone brought a glow of comfort to her heart.

"Roger," she said, fervently, "I love you. You don't know how I love you."

"I want you to——" he began tenderly, when Ted dashed through the trees.

"Oh, I say, Sue, do come in," he began, breathlessly. "The old tuft and Willie are going it hammer and tongs, and mother's crying like anything. Oh, I say, it is a lark! The old man caught Bill with a pipe in his mouth, and the fat is in the fire, I can tell you."

"Come with me now—at once," urged Marsden.

"No, I'll come, Ted. Poor old aunt. She'll be so miserable."

"You won't forget the little farm that is yours?"

"No, no. Roger, I love you. You don't know how I love you," she repeated, under her breath. Then Ted caught her by the arm, and she turned and went through the plantation with him, though she hardly knew how her presence was expected to mend matters.

On the verandah stood her aunt and uncle confronting Willie, who was ruefully regarding a broken pipe, while various members of the Grant family peeped through windows and out of doors, and evidently listened with interest. The old gentleman was scratching his head, as he always did when angry or perplexed, Willie looked flushed, and his mother, strong-minded Mrs. Grant, was on the verge of tears.

"What do you mean by it, sir?" Mr. Grant was asking as Sue came up. "A wicked, vile habit, that you know I had forbidden. It is the first that counts. I suppose we may find you drinking—dram-drinking next. I have always known you were stiff-necked, William," he said, "but I did not know you were in outer darkness."

Willie put up his hand and felt his neck tenderly, and Mrs. Grant looked more distressed than ever.

"Oh, uncle," said Sue, protesting, "you know there are so many people who do not think smoking or even a glass of whiskey a crime."

"And you at least, Susan," he retorted, solemnly, "ought to have learned that there is only one strait and narrow gate, and few there be that find it."

Ann put her head out of the dining-room window.

"The way of the transgressors is hard," she remarked, sepulchral and *à propos* of nothing at all.

"Indeed, Ann, you are right," said her father, approvingly; and Sue found that, in spite of her own misery, she was obliged to bite her lips to keep back the laughter.

Mrs. Grant looked at her eldest son and tried to find excuses for him.

"Father," she said, "I have heard it said smoking is good for the digestion. Perhaps Willie thought——"

"What shall it profit a man if he gain the whole world—if he gain the whole world, and lose his own soul?" quoted Mr. Grant, unctuously. "I'm surprised at you listening to the wiles of the evil one, mother."

"I smoked because I liked it," said Willie, sullenly. "Every other fellow of my age does it, and a good many other things besides," he added, defiantly.

Mr. Grant ground the offending pipe under his heel.

"We have sinned somewhere," he said, solemnly. "Go to your room, William. You can go without your tea to-night, and afterwards we'll make it the subject of earnest prayer," and he went into his own little den which he called an office.

That night Mrs. Grant caught Sue piling up a plate with buttered scones and cold beef, and looked suspiciously at her.

"It's so bad for a growing boy to go without his tea, aunt," she hesitated. "Will you take it, or shall I? I don't like to send one of the servants, and I felt Ann was safe out of the way talking to you."

Mrs. Grant hesitated a moment. Then she took the plate out of Sue's hand.

"I don't know whether it's right, I'm sure," she said. "Give it to me and you go and talk to Ann."

And as Sue put her baby to bed that night she thought thankfully of the farm that was waiting for her in the Heytesbury Forest.

MARY GAUNT.

(To be continued.)

INDIAN AND COLONIAL INVESTMENTS*

As I anticipated last month, an easy tone has prevailed in the money market. Recourse was, as usual, made to the Bank of England for assistance over the end of the half-year, but the market appears now to have shaken itself entirely free from the control of the Bank, under which it has so long remained, and the recent instalment on the Transvaal loan was provided from market resources without any borrowing. The only quarter whence a continuance of the present easy conditions may possibly be interrupted is the United States, the late heavy fall in Wall Street securities giving rise to considerable anxiety as to the stability of American credit. Everyone hopes, of course, and many confidently, that the crisis will be surmounted without a breakdown, but should a panic unfortunately occur, it would inevitably cause disturbance in our money and stock markets.

The easy monetary conditions are favourable, or should be favourable to high-class securities. There is at this moment, however, a supreme indifference on the part of the public to the attractions offered by the present low range of prices, and though consols are certainly a little better than at this time last month, there is not the pronounced improvement that might have been expected.

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	£				
3½ % Stock (t) . . .	63,040,302	1931	108½	3½ ¹ / ₁₆	Quarterly.
3 % " (t) . . .	48,635,384	1948	98½	3½ ¹ / ₈	"
2½ % " Inscribed (t)	11,892,207	1926	84½	3½	"
3½ % Rupee Paper . .	Rx. 5,843,690	..	65	3½*	Various dates.
3½ % " " 1854-5	Rx. 11,517,620	..	65½	3½*	30 June—31 Dec.
3 % " " 1896-7	Rx. 1,316,930	1916	58	3½*	30 June—30 Dec.

(t) Eligible for Trustee investments.

* Rupee taken at 1s. 4d.

* The tabular matter in this article will appear month by month, the figures being corrected to date. Stocks eligible for Trustee investments are so designated.—Ed.

Indian Government stocks are firm, but the increase in price is hardly more than would represent the amount of the month's accrued interest. The Indian Exchequer is in a satisfactory condition, but some comment has been made on the suggestion that a portion of the cost of garrisoning South Africa should be imposed upon India, because the troops there would be more readily available for the defence of India if required. Meanwhile, Lord Curzon has protested against the extra charge on India arising from the increased pay of the troops—an increase which, he asserts, was not due to the needs of India.

INDIAN RAILWAYS AND BANKS.

Title.	Subscribed.	Last year's dividend.	Share or Stock.	Price.	Yield.
RAILWAYS.					
	£				
Assam—Bengal, L., guaranteed 3 % .	1,500,000	3	100	93	3½
Bengal and North-Western (Limited)	2,750,000	5	100	125½	4
Bengal Central (L) g. 3½ % + ½th profits	500,000	5	5	5	5
Bengal Dooars, L.	150,000	5	100	101½x	4½
Do. Shares	250,000	4	10	10	4
Bengal Nagpur (L), gtd. 4% + ½th profits	3,000,000	4	100	103½	3½
Bombay, Bar. & C. India, gtd., 5 % .	7,550,300	6½	100	159½	3½
Burma Guar. 2½ % and propn. of profits	2,000,000	4	100	106½	3½
Delhi Umballa Kalka, L., guar. 3½ % + } net earnings. }	800,000	4½	100	114½	4½
East Indian "A," ann. cap. g. 4% + ½ } sur. profits (t) }	2,502,733	5½	100	122	4½*
Do. do, class "D," repayable 1953 (t) .	4,047,267	5	100	132	3½
Do. 4½ % perpet. deb. stock (t) . . .	1,435,650	4½	100	138	3½
Do. new 3 % deb. red. (t)	5,000,000	3	100	96½	3½
Great Indian Peninsula 4% deb. Stock (t)	2,701,450	4	100	125	3½
Do. 3% Gua. and ½th surp. profits 1925 (t)	2,575,000	3½	100	108	3½
Indian Mid. L. gua. 4% & ½th surp. profits (t)	2,250,000	4	100	109½	3½
Madras, guaranteed 5 % by India (t) . .	8,757,670	5	100	130½x	3½
Do. do. 4½ % (t)	999,960	4½	100	122½	3½
Do. do. 4½ % (t)	500,000	4½	100	114½	3½
Nizam's State Rail. Gtd. 5 % stock . .	2,000,000	5	100	123	4½
Do. 3½ % red. mort. debts.	1,112,900	3½	100	94½	3½
Rohilkund and Kumaon, Limited. . . .	200,000	8	100	145	5½
South Behar, Limited	379,580	3½	100	92	3½
South Indian 4½ % per. deb. stock, gtd.	425,000	4½	100	136	3½
Do. capital stock	1,000,000	6½	100	114	5½
Stn. Mahratra, L., 3½ % & ½ of profits	3,500,000	5	100	104	4½
Do. 4 % deb. stock	1,195,600	4	100	109	3½
Southern Punjab, Limited	966,000	4	100	97	4½
Do. 3½ % deb. stock red.	500,000	3½	100	97	3½
West of India Portuguese, guar. L. . .	800,000	5	100	84x	5½
Do. 5 % debenture stock.	550,000	5	100	105	4½
BANKS.					
	Number of Shares.				
Chartered Bank of India, Australia, } and China }	40,000	10	20	42½	4½
National Bank of India	40,000	10	12½	28	4½

(t) Eligible for Trustee investments.

* The yield given makes no allowance for extinction of capital.

Indian railways have exhibited some firmness, though, as before stated here, the group does not attract the attention it deserves from investors. Nothing further has transpired with regard to the question of the Bombay Baroda and Central India and the Madras Railways, but it may be inferred that the negotiations are taking a favourable course, as the stocks of both companies are quoted somewhat higher.

CANADIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
4 % Inter-colonial } Guaranteed by	1,500,000	1908	102	3 $\frac{9}{16}$	1 Apr.—1 Oct.
4 % " } Great Britain.	1,500,000	1910	104	3 $\frac{3}{8}$	
4 % " } 1874-8 Bonds.	1,700,000	1913	106	3 $\frac{5}{16}$	
4 % " Ins. Stock	4,099,700	1904-8†	101 $\frac{1}{2}$	3 $\frac{3}{8}$	1 May—1 Nov.
4 % Reduced Bonds	7,900,300		101 $\frac{1}{2}$	3 $\frac{3}{8}$	
4 % " Ins. Stock	2,209,321	1910	104	3 $\frac{3}{8}$	1 Jan.—1 July.
4 % " Ins. Stock	4,233,815		104x	3 $\frac{3}{8}$	
3 $\frac{1}{2}$ % 1884 Ins. Stock	4,605,000	1909-34*	102x	3 $\frac{1}{8}$	1 June—1 Dec.
4 % 1885 Ins. Stock	3,499,900	1910-35*	104x	3 $\frac{3}{8}$	1 Jan.—1 July.
3 % Inscribed Stock (t)	10,101,321	1938	102x	2 $\frac{1}{8}$	
2 $\frac{1}{2}$ % " " (t)	2,000,000	1947	90	2 $\frac{1}{8}$	1 Apr.—1 Oct.
PROVINCIAL.					
BRITISH COLUMBIA.					
3 % Inscribed Stock	1,324,760	1941	89	3 $\frac{1}{2}$	1 Jan.—1 July.
MANITOBA.					
5 % Debentures	346,700	1910	105	4 $\frac{3}{16}$	1 Jan.—1 July.
5 % Sterling Bonds	308,000	1923	114	4	
4 % " Debs.	205,000	1928	103	3 $\frac{1}{2}$	1 May—1 Nov.
NOVA SCOTIA.					
3 % Stock	164,000	1949	92	3 $\frac{5}{16}$	1 Jan.—1 July.
QUEBEC.					
5 % Bonds	1,199,100	1904-6	101 $\frac{1}{2}$	4 $\frac{3}{8}$	1 May—1 Nov.
3 % Inscribed	1,890,949	1937	90	3 $\frac{1}{2}$	1 Apr.—1 Oct.
MUNICIPAL.					
Hamilton (City of) 4 %	482,800	1934	103	3 $\frac{3}{8}$	1 Apr.—1 Oct.
Montreal 3 % Deb. Stock	1,440,000	permanent	90	3 $\frac{3}{8}$	1 May—1 Nov.
Do. 4 % Cons. "	1,821,917	1932	107	3 $\frac{3}{8}$	
Ottawa 6 % Bonds	92,400	1904	102	5 $\frac{1}{16}$	1 Apr.—1 Oct.
Quebec 4 % Debs.	335,000	1923	102	3 $\frac{3}{8}$	
Do. 3 $\frac{1}{2}$ % Con. Stock	351,797	drawings	96	3 $\frac{3}{8}$	1 Jan.—1 July.
Toronto 5 % Con. Debs.	136,700	1919-20	109	4 $\frac{1}{2}$	
Do. 4 % Stg. Bonds	300,910	1922-28†	101	3 $\frac{1}{16}$	1 Jan.—1 July.
Do. 4 % Local Impt.	412,544	1913	100	4	
Do. 3 $\frac{1}{2}$ % Bonds	1,059,844	1929	98	3 $\frac{3}{8}$	1 Apr.—1 Oct.
Vancouver 4 % Bonds	121,200	1931	102	3 $\frac{1}{16}$	
Do. 4 % 40-year Bonds	117,200	1932	102	3 $\frac{1}{16}$	7 Feb.—7 Aug.
Winnipeg 5 % Debs.	138,000	1914	106	4 $\frac{1}{16}$	30 Apr.—31 Oct.

* Yield calculated on earlier date of redemption.

† Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

(t) Eligible for Trustee investments.

CANADIAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up per Share.	Price.	Yield
RAILWAYS.					
Canadian Pacific Shares . . .	\$84,500,000	5	\$100	124	4 $\frac{1}{8}$
Do. 4 % Preference . . .	£6,678,082	4	100	105	3 $\frac{1}{8}$
Do. 5 % Stg. 1st Mtg. Bd. 1915	£7,191,500	5	100	110	3 $\frac{1}{8}$
Do. 4 % Cons. Deb. Stock . .	£13,518,956	4	100	111 $\frac{1}{2}$	3 $\frac{3}{8}$
Grand Trunk Ordinary . . .	£22,475,985	nil	Stock	19	nil
Do. 5 % 1st Preference . . .	£3,420,000	5	"	112 $\frac{1}{2}$	4 $\frac{7}{16}$
Do. 5 % 2nd " . . .	£2,530,000	5	"	98 $\frac{3}{4}$	4 $\frac{1}{2}$
Do. 4 % 3rd " . . .	£7,168,055	1	"	50	2
Do. 4 % Guaranteed . . .	£5,219,794	4	"	103	3 $\frac{7}{8}$
Do. 5 % Perp. Deb. Stock . .	£4,270,375	5	100	135 $\frac{1}{2}$	3 $\frac{1}{2}$
Do. 4 % Cons. Deb. Stock . .	£10,393,966	4	100	108	3 $\frac{1}{8}$
BANKS AND COMPANIES.					
Bank of Montreal	60,000	10	\$200	498	4
Bank of British North America	20,000	6	50	71	4 $\frac{1}{2}$
Canadian Bank of Commerce .	\$8,000,000	7	\$50	16	4 $\frac{3}{8}$
Canada Company	8,319	60s.	1	36 $\frac{1}{2}$	8 $\frac{3}{16}$
Hudson's Bay	100,000	22s. 6d.	11*	36	3 $\frac{1}{2}$
Trust and Loan of Canada . .	50,000	7	5	4 $\frac{3}{4}$	7 $\frac{3}{8}$
Do. new	25,000	7	3	2 $\frac{1}{2}$	9 $\frac{5}{16}$
British Columbia Electric) Ord.	£210,000	4	Stock	70 $\frac{1}{2}$	5 $\frac{1}{8}$
Railway) Pref.	£200,000	5	Stock	94	5 $\frac{5}{16}$

* £2 capital repaid July 1903.

NEWFOUNDLAND GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
3 $\frac{1}{2}$ % Sterling Bonds . . .	2,178,800	1941-7-8	92	3 $\frac{7}{8}$	} 1 Jan.—1 July.
3 % Sterling " . . .	325,000	1947	79	4	
4 % Inscribed " . . .	320,000	1913-33*	103	3 $\frac{3}{8}$	
4 % " Stock . . .	509,342	1935	107	3 $\frac{1}{2}$	
4 % Cons. Ins. . . .	200,000	1936	107	3 $\frac{1}{8}$	

* Yield calculated on earlier date of redemption.

Scarcely a ripple has been noticeable in the market for Canadian Government stocks, the discussions with regard to the German and the Imperial tariffs being regarded as having no bearing on the credit of the Dominion, which is safe in any case. The disturbance in the American market has prevented any active dealings in Canadian railway stocks. It is significant, however, that these have not followed American railroads downward. Canadian Pacific shares are actually higher than a month ago, and Grand Trunks have not lost ground to any appreciable extent. North American banks and miscellaneous shares are fairly steady, Hudson's Bay after payment of the £2 return of

capital and 22s. per cent. dividend, being quoted at £36 as compared with 40½ a month ago.

Business in Australian Government securities has been on the most limited scale during the month, and the depression ruling in other quarters has been fully shared by this department. In existing conditions, quotations are easily influenced, but the movements which have occurred, though mostly in a downward direction, are slight, and carry no special significance. With the holiday season now in full swing no immediate improvement can be expected, but assuming the continuance of ease in the money market, the autumn should witness a revival of activity.

AUSTRALIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
NEW SOUTH WALES.					
4 % Inscribed Stock (t)	9,686,300	1933	109	3 $\frac{9}{16}$	1 Jan.—1 July.
3 $\frac{3}{4}$ % " " (t)	16,500,000	1924	101	3 $\frac{3}{4}$	} 1 Apr.—1 Oct.
3 % " " (t)	12,500,000	1935	91	3 $\frac{3}{4}$	
VICTORIA.					
4 $\frac{1}{2}$ % Bonds	5,000,000	1904	101	4 $\frac{7}{8}$	1 Jan.—1 July.
4 % Inscribed, 1882-3	5,421,800	1903-13†	101 $\frac{1}{2}$	3 $\frac{3}{4}$	1 Apr.—1 Oct.
4 % " 1885 (t)	6,000,000	1920	105	3 $\frac{3}{4}$	} 1 Jan.—1 July.
3 $\frac{3}{4}$ % " 1889 (t)	5,000,000	1921-6†	99	3 $\frac{3}{8}$	
4 % " " . . .	2,107,000	1911-26*	101	3 $\frac{7}{8}$	
3 % " (t) . . .	5,559,343	1929-49†	90	3 $\frac{7}{8}$	
QUEENSLAND.					
4 % Bonds	10,267,400	1913-15†	101	3 $\frac{7}{8}$	} 1 Jan.—1 July.
4 % Inscribed Stock (t)	7,939,000	1924	106	3 $\frac{9}{16}$	
3 $\frac{3}{4}$ % " " (t)	8,616,034	1921-30†	99	3 $\frac{3}{8}$	
3 % " " (t)	4,274,213	1922-47†	92	3 $\frac{5}{16}$	
SOUTH AUSTRALIA.					
4 % Bonds	6,586,700	1907-16†	100 $\frac{1}{2}$	3 $\frac{1}{2}$	1 Jan.—1 July.
4 % " "	1,365,300	1916	101	3 $\frac{1}{2}$	} 1 Apr.—1 Oct.
4 % Inscribed Stock . .	6,222,900	1916-36*	103 $\frac{1}{2}$	3 $\frac{1}{2}$	
3 $\frac{3}{4}$ % " " (t)	2,517,800	1939	102	3 $\frac{3}{8}$	} 1 Jan.—1 July.
3 % " " (t)	839,500	1916-26†	92	3 $\frac{1}{4}$	
3 % " " (t)	2,760,100	After 1916†	92	3 $\frac{1}{4}$	
WESTERN AUSTRALIA.					
4 % Inscribed	1,876,000	1911-31*	104	3 $\frac{1}{2}$	15 Apr.—15 Oct.
3 $\frac{1}{2}$ % " (t)	2,380,000	1920-35*	100	3 $\frac{1}{2}$	} 1 May—1 Nov.
3 % " (t)	3,750,000	1915-35†	90	3 $\frac{3}{8}$	
3 % " (t)	2,500,000	1927†	90	3 $\frac{3}{8}$	15 Jan.—15 July.
TASMANIA.					
3 $\frac{1}{2}$ % Insobd. Stock (t)	3,456,500	1920-40*	102	3 $\frac{5}{16}$	} 1 Jan.—1 July.
4 % " " (t)	1,000,000	1920-40*	107	3 $\frac{7}{16}$	
3 % (t)	450,000	1920-40*	93	3 $\frac{1}{16}$	

* Yield calculated on earlier date of redemption.

† Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

‡ No allowance for redemption.

(t) Eligible for Trustee investments.

AUSTRALIAN MUNICIPAL AND OTHER BONDS.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Melbourne & Met. Bd. of Works 4% Debs. }	1,000,000	1921	102	3 $\frac{7}{8}$	1 Apl.—1 Oct.
Do. City 4% Debs. .	850,000	1915-22*	101	4	
Do. Harbour Trust Comrs. 5% Bds. }	500,000	1908-9	102 $\frac{1}{2}$	4 $\frac{7}{8}$	1 Jan.—1 July.
Do. 4% Bds. . . .	1,250,000	1918-21*	101	3 $\frac{1}{2}$ $\frac{5}{8}$	
Melbourne Trams Trust 4 $\frac{1}{2}$ % Debs. }	1,650,000	1914-16*	105	4	1 Jan.—1 July.
S. Melbourne 4 $\frac{1}{2}$ % Debs. .	128,700	1919	101	4 $\frac{7}{8}$	
Sydney 4% Debs. . .	640,000	1912-13	101	3 $\frac{1}{2}$	1 Jan.—1 July.
Do. 4% Debs. . . .	300,000	1919	101	3 $\frac{1}{2}$ $\frac{5}{8}$	

* Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

AUSTRALIAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up.	Price.	Yield.
RAILWAYS.					
Emu Bay and Mount Bischoff . . .	12,000	2 $\frac{1}{2}$	5	9 $\frac{1}{2}$	3 $\frac{2}{5}$
Do. 4 $\frac{1}{2}$ % Irred. Deb. Stock	£130,900	4 $\frac{1}{2}$	100	97 $\frac{1}{2}$	4 $\frac{1}{2}$
Mid. of Western Australia 6% Debs. .	£670,000	nil	100	32 $\frac{1}{2}$	nil
Do. 4% Deb. Bonds, Guaranteed . .	£500,000	4	100	101	3 $\frac{1}{2}$ $\frac{5}{8}$
BANKS AND COMPANIES.					
Bank of Australasia	40,000	11	40	84	5 $\frac{1}{2}$
Bank of New South Wales	100,000	10	20	40	5
Union Bank of Australia £75	60,000	8	25	40	5
Do. 4% Inscribed Stock Deposits . .	£750,000	4	100	99x	4 $\frac{1}{8}$
Australian Mort. Land & Finance £25	80,000	nil	5	1 $\frac{1}{2}$	nil
Do. 4% Perp. Deb. Stock	£1,900,000	4	100	97 $\frac{1}{2}$	4 $\frac{1}{2}$
Dalgety & Co. £20	154,000	5 $\frac{1}{2}$	5	4 $\frac{1}{2}$	6 $\frac{1}{2}$
Do. 4 $\frac{1}{2}$ % Irred. Deb. Stock	£620,000	4 $\frac{1}{2}$	100	110 $\frac{1}{2}$	4 $\frac{1}{8}$ $\frac{1}{2}$
Do. 4%	£1,643,210	4	100	100	4 $\frac{1}{8}$ $\frac{1}{2}$
Goldsbrough "Mort & Co." 4% A Deb. Stock Reduced	£1,234,350	4	100	65 $\frac{1}{2}$	6 $\frac{1}{2}$
Do. B Income Reduced	£740,610	4	100	35 $\frac{1}{2}$	11 $\frac{1}{2}$
Australian Agricultural £25	20,000	£2 $\frac{1}{2}$	21 $\frac{1}{2}$	59 $\frac{1}{2}$	4 $\frac{1}{2}$
South Australian	14,200	11 $\frac{1}{2}$	20	46	5
Trust & Agency of Australasia . . .	42,479	nil	1	..	..
Do. 5% Cum. Pref.	87,500	5	10	8 $\frac{1}{2}$	5 $\frac{1}{2}$
Met. of Melb. Gas 5% Debs. 1908-12.	£560,000	5	100	105	4 $\frac{1}{2}$
Do. 4 $\frac{1}{2}$ % Debs. 1918-22-24	£250,000	4 $\frac{1}{2}$	100	103	4 $\frac{1}{8}$ $\frac{1}{2}$

Australian Banks continue to make good profits, and the shares of the leading institutions keep remarkably firm. The Union Bank of Australia for example, in its report for the half-year to 28th February, shows a net profit of £113,650 which compares with £96,714 in the corresponding period last year. £60,000 is to be distributed in dividend at the same rate as for four previous half-years, namely, eight per cent., while £50,000 is placed to reserve fund, raising it to the old figure of £1,000,000, at which it stood prior to 1897. The Bank of

New South Wales has also had a successful half-year. The full report to 31st March, now to hand, exhibits net profits amounting to £115,793. The allocations are the same as a year ago, being £100,000 for dividend at the usual rate of ten per cent. and £15,000 transferred to reserve fund, while the balance carried forward to next half-year shows an increase of nearly £4000.

But notwithstanding the improved pastoral and agricultural outlook, land and mortgage companies securities remain very depressed and, in the light of past history, no early restoration of confidence can be anticipated in this department.

On the other hand the Commonwealth revenue returns for the past year supply an excellent answer to the recent pessimistic

NEW ZEALAND GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
5 % Bonds	266,300	1914	108x	4 $\frac{1}{2}$	15 Jan.—15 July.
5 % Consolidated Bonds	236,400	1908	101	4 $\frac{1}{2}$ $\frac{3}{8}$	Quarterly.
4 % Inscribed Stock (t)	29,150,302	1929	109	3 $\frac{1}{2}$	1 May—1 Nov.
3 $\frac{1}{2}$ % " " (t)	6,161,167	1940	104	3 $\frac{5}{16}$	1 Jan.—1 July.
3 % " " (t)	5,134,005	1945	92	3 $\frac{1}{16}$	1 Apr.—1 Oct.

(t) Eligible for Trustee investments.

NEW ZEALAND MUNICIPAL AND OTHER SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Auckland 5% Deb. . .	200,000	1934-8*	111 $\frac{1}{2}$	4 $\frac{3}{8}$	1 Jan.—1 July.
Do. Hbr. Bd. 5% Debs.	150,000	1917	107	4 $\frac{5}{16}$	10 April—10 Oct.
Bank of New Zealand 4 % Gua. Stock†	£2,000,000	—	99 $\frac{1}{2}$	4 $\frac{1}{16}$	Apr.—Oct.
Christchurch 6% Drain- age Loan	200,000	1926	126 $\frac{1}{2}$	4 $\frac{3}{16}$	30 June—31 Dec.
Dunedin 5% Cons. . .	312,200	1908	103	4 $\frac{5}{16}$	1 Apr.—1 Oct.
Lyttleton Hbr. Bd. 6%	200,000	1929	126 $\frac{1}{2}$	4 $\frac{3}{16}$	1 Jan.—1 July.
Napier Hbr. Bd. 5% Debs.	300,000	1920	106	4 $\frac{1}{2}$	
Do. 5% Debs.	200,000	1928	104	4 $\frac{1}{2}$	
National Bank of N.Z. £7 $\frac{1}{2}$ Shares £2 $\frac{1}{2}$ paid	100,000	div. 10 %	4 $\frac{1}{2}$	5 $\frac{9}{16}$	Jan.—July.
New Plymouth Hbr. Bd. 6% Debs. . . .	200,000	1909	104 $\frac{1}{2}$	5 $\frac{5}{16}$	1 May—1 Nov.
Oamaru 5% Bds. . . .	173,800	1920	91	5 $\frac{1}{2}$	1 Jan.—1 July.
Otago Hbr. Cons. Bds. 5%	417,500	1934	106	4 $\frac{5}{8}$	1 Jan.—1 July.
Wellington 6% Impts. Loan	100,000	drawings	121 $\frac{1}{2}$	4 $\frac{1}{16}$	1 Mar.—1 Sept.
Do. 6% Waterworks . .	130,000	"	126 $\frac{1}{2}$	4 $\frac{3}{8}$	1 Mar.—1 Sept.
Do. 4 $\frac{1}{2}$ % Debs. . . .	165,000	1933	104	4 $\frac{1}{2}$	1 May—1 Nov.
Westport Hbr. 4% Debs.	150,000	1925	104	3 $\frac{1}{16}$	1 Mar.—1 Sept.

* Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

† Guaranteed by New Zealand Government.

reports concerning Australian finance. The figures show an income of £9,681,000 from customs and excise, and £2,445,000 from the Post Office, making a total of £12,126,000. In spite of depression and drought the customs and excise receipts exceeded the treasurer's estimate by no less than £645,000, and the total revenue is much beyond the original Federal Budget estimate for a normal year. The other side of the account is equally satisfactory, expenditure at £3,584,000 showing a reduction of nearly £300,000 on the estimated figures, and a still larger reduction compared with the previous year's outgoings.

These results indicate efficient management of the Commonwealth finances, and moreover amply justify the course adopted by the House of Representatives last year in refusing to sanction a loan issue on the ground that the funds required should, and could, be provided out of surplus revenue. The amount returned to the various States is put down at £8,200,000 and, though this largely exceeds their statutory proportion, the Federal Treasurer will apparently still have a balance of some £342,000 available for public works.

The situation in South Africa has undergone very little change, the labour problem not having advanced towards a solution, and mining shares have been dull and depressed, a condition which naturally affects other markets connected with South Africa. Government stocks, however, remain steady as the financial position, so far as they are concerned, is quite satisfactory. All the three Colonies, the Cape, Natal, and the Transvaal have produced their Budgets, and each has been able to show a surplus for the past year, and to estimate for a small excess of revenue over expenditure in the coming year. Natal

SOUTH AFRICAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
CAPE COLONY.					
4½% Bonds	£ 970,900	dwgs.	104	4½	15 Apr.—15 Oct.
4% 1883 Inscribed	3,733,195	1923	108*	3½	1 June—1 Dec.
4% 1886 "	9,997,566	1916-36*	105	3½	15 Apr.—15 Oct.
3½% 1886 "	8,215,080	1929-49*	101	3½	1 Jan.—1 July.
3% 1886 "	7,448,367	1933-43*	91	3½	1 Feb.—1 Aug.
NATAL.					
4½% Bonds, 1876	758,700	1919	109	3½	16 Mar.—16 Sep.
4% Inscribed	3,026,444	1937	115	3½	Apr.—Oct.
3½% "	3,714,917	1939	103	3½	1 June—1 Dec.
3% "	6,000,000	1929-49*	93	3½	1 Jan.—1 July.

* Yield calculated on earlier date of redemption.

SOUTH AFRICAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up.	Price.	Yield.
RAILWAYS.					
Mashonaland 5 % Debs.	£2,500,000	5	100	102	4 $\frac{1}{8}$
Northern Railway of the S. African Rep. 4 % Bonds.	£1,500,000	nil	100	94 $\frac{1}{2}$	nil
Pretoria-Pietersburg 4 % Debs. Red. . .	£1,005,400	4	100	100	4
Rhodesia Rlys. 5 % 1st Mort. Debs.) guar. by B.S.A. Co. till 1915.	£2,000,000	5	100	106	4 $\frac{1}{2}$
Royal Trans-African 5 % Debs. Red. . .	£1,814,877	5	100	85 $\frac{1}{2}$	5 $\frac{1}{2}$
BANKS AND COMPANIES.					
Robinson South African Banking . . .	1,500,000	7 $\frac{1}{2}$	1	1 $\frac{1}{2}$	5
African Banking Corporation £10 shares	80,000	6	5	5 $\frac{1}{2}$	4 $\frac{1}{8}$
Bank of Africa £18 $\frac{1}{2}$	120,000	12	6 $\frac{1}{2}$	13 $\frac{1}{2}$	5 $\frac{1}{8}$
Standard Bank of S. Africa £100 . . .	50,000	17	25	83	5 $\frac{1}{8}$
Ohlsson's Cape Breweries	30,000	52	5	27	9 $\frac{1}{8}$
South African Breweries	750,000	30	1	3 $\frac{1}{2}$	9 $\frac{1}{8}$
British South Africa (Chartered) . . .	4,568,892	nil	1	2 $\frac{3}{4}$	nil
Do. 5 % Debs. Red.	£1,250,000	5	100	107	4 $\frac{1}{2}$
Natal Land and Colonization	34,033	15	10	17	8 $\frac{1}{8}$
Cape Town & District Gas Light & Coke	10,000	10	10	15	6 $\frac{1}{8}$
Kimberley Waterworks £10.	45,000	5	7	5	7
South African Supply and Cold) Ord.	300,000	£4	1	..	..
Storage) Pref.	150,000	7	1	..	..

proposes to come to London for a loan of £2,000,000 during the year, but her advisers would do well to wait for a time before attempting to float it. The Colony has borrowed freely in the last year or two, and has a heavy debt in proportion to its white population. Its position is, however, exceptional, as the expenditure is mostly on extremely remunerative railways, and on other revenue-yielding properties, so that the greater portion of the debt may be regarded as merely invested in income-producing properties. The report of the Customs Union Convention arranged at Bloemfontein has been published, giving details of the preference to be accorded to British goods. South Africa is not altogether unanimous with regard even to this preference, much less with regard to Mr. Chamberlain's more extended proposals. It is probable, however, that the Convention will be adopted by all the three Colonies. South African bank shares are hardly so strong, as there are now no bonuses to be expected for some time, in the shape of new issues of shares at less than market prices. The two brewery companies, Ohlsson's Cape Breweries and the South African Breweries, have issued their accounts, and both show increased prosperity, and the companies are distributing large dividends. The shares have consequently increased in market-value.

There are no changes in Crown Colony stocks other than

CROWN COLONY SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Barbadoes 3½% ins. . .	375,000	1925-42†	101	3½ ⁷ / ₈	1 Mar.—1 Sep.
Brit. Guiana 3% ins. . .	250,000	1923-45*	90x	3½ ³ / ₈	1 Feb.—1 Aug.
Ceylon 4% ins.. . .	1,076,100	1934	112x	3½ ³ / ₈	15 Feb.—15 Aug.
Do. 3% ins.. . .	2,450,000	1940	96	3½ ³ / ₈	1 May—1 Nov.
Hong-Kong 3½% ins (t)	341,800	1918-43*	102	3½ ⁵ / ₈	15 Apr.—15 Oct.
Jamaica 4% ins. . .	1,098,907	1934	106x	3½ ³ / ₈	15 Feb.—15 Aug.
Do. 3½% ins. . .	1,449,800	1919-49*	100	3½ ³ / ₈	24 Jan.—24 July.
Mauritius 3% guar. } Great Britain (t) }	600,000	1940	98½	3½ ¹ / ₈	1 Jan.—1 July.
Do. 4% ins.. . .	482,390	1937	110	3½ ³ / ₈	1 Feb.—1 Aug.
Trinidad 4% ins. (t) .	422,593	1917-42*	104	3½ ¹ / ₈	15 Mar.—15 Sep.
Do. 3% ins. (t) . . .	600,000	1926-44†	91	3½ ⁷ / ₈	15 Jan.—15 July.
Hong-Kong & Shang- hai Bank Shares }	80,000	Div. £9½	64	5½	Feb.—Aug.

* Yield calculated on shorter period.

† Yield calculated on longer period.

(t) Eligible for Trustee investments.

those due to the deduction of the interest payments. The shares of the Hong-Kong and Shanghai Banking Corporation have advanced a point. The dividend is announced at the same rate as before, 30s. a share for the half-year. A sum of \$500,000 is added to the reserve fund, bringing it up to \$16,000,000.

TRUSTEE.

July 20th, 1903.

LETTER TO THE EDITOR

ON NOMENCLATURE.

To the Editor of THE EMPIRE REVIEW.

OF the many curious and abstruse studies which have engrossed the attention of thinkers as science has progressed, none is more fascinating than that of nomenclature. It opens up an almost illimitable field for research, and possesses a not inconsiderable degree of historical importance.

Without taxing too severely time and brain, much that is of lasting interest may be learned from a comparatively superficial investigation of name-lore. The origin of some place-names is sufficiently obvious; whilst in other cases the primitive meaning of the word is almost impossible to unravel, so mutilated by the pronunciation of successive generations has it become. Very charmingly romantic, and full of poetic sentiment, are the old Irish, the Gaelic, and the Welsh names: many of them admit of delightful translations, even into the crudity of modern English. The Celtic is wonderfully preserved in many an obscure place in Scotland, Wales, and Ireland; sometimes from a chieftain, a battle, a noteworthy incident, often from a local peculiarity, do the towns, villages and hamlets take their names.

An attribute added to the patronymic, such as Colin the brave, Dougal the red, is a characteristic feature of ancient Gaelic personal nomenclature. "Rock of the night" and "hill wrapt in mists" are typical Celtic examples; always the very essence of appropriateness and that simplicity of expression which is true poetry. It is of course unpreventable that there must be a certain amount of conjecture in deciphering meanings from ancient names. Musical sounds, it may be noted, are as inseparable from some languages as harsh, metallic ones from others.

There is also family, personal, and tribal nomenclature. The earliest bestowal of names was undoubtedly almost universally totemistic—a system existent now amongst such widely diversified races as the North American Indians, the hillmen of parts of Asia, the Australian aborigines, and many African tribes. "Hiawatha"

teems with the quaint nomenclature of Dacotah and Ojibway, Sioux and Iroquois. It is especially in surnames that signs of ancestral occupations, crafts, and characteristics, are discernible. Spelling is a matter of very little account in heraldry—but as family names distinctly belong to that most interesting study, they hardly come under the broad headline adopted for the purposes of this article. Personal or “Christian” names are nowadays bestowed chiefly from reasons of family association, to propitiate wealthy godparents (*sic*) or from individual preference: but in ancient times they possessed deep significance, and since some were accounted fortunate, others ill-omened, the bestowal was a matter for most serious consideration.

To later days belongs the custom of adding the prefix “of” (von or de) “such and such a place,” in an exclusive grade of society, as a mark of land-ownership and an assertion of a certain degree of nobility. The oldest names are scientifically recognised as those which indicated the tribe or group, which was formed in the earliest stage of the social progress of humanity—when one such tribe, banded together from a sense of relationship, or for convenience, adopted a name, it frequently gave to the lesser bands dwelling in the vicinity contemptuous or opprobrious names, its own being significant of domination. Early English names are chiefly remarkable as echoing the spirit of those rude warlike times. Sainly names became very popular after the introduction of Norman and Teutonic elements. Later came such nicknames as Green, Short, and Brown, whilst Wilson, Thomson, and the like are easily deduced. One cannot stroll past a row of modern villas without a feeling of amused wonder at the varied causes and motives which have resulted in “Plantagenet House,” “Fern Cottage,” “Prince Albert Villa,” “Mafeking,” “Sirdar,” and “Barry” Villas, even “Shottery” and “Falstaff Lodge.” In such an incongruous collection one may observe such strangely diversified influences as ambition, locality, association, literature, loyalty, and history!

By nomenclature we can mark the fusion of races—the superseding of old English names by Norman ones, is an instance. It has assisted in the discovery of many an interesting episode belonging to a recondite chapter in the dim depth of the history of the past; and every link which aids those who delight to illuminate the abyss over which old time has cast so impenetrable a veil, is of the utmost value.

N. M. PHILLIPS.

OFFICIAL REPORT

OF THE

ALLIED COLONIAL

UNIVERSITIES CONFERENCE

HELD AT

BURLINGTON HOUSE

(By kind permission of the President of the Royal Society),

On July 9, 1903,

AND

THE SPEECH OF THE PRIME MINISTER

WHO PRESIDED AT THE DINNER ON JULY 10,

WITH A BRIEF SUMMARY OF THE SPEECHES

WHICH FOLLOWED.

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- The Rt. Hon. the LORD STRATHCONA, P.C., G.C.M.G., LL.D. (Chancellor and High Commissioner for the Dominion of Canada).
W. PETERSON, Esq., C.M.G., LL.D. (Vice-Chancellor and Principal).
HENRY P. BOVEY, Esq., F.R.S., (Dean of the Faculty of Applied Science).
D. E. RUTHERFORD, Esq., M.A., D.Sc., F.R.S. (Macdonald Prof. of Physics).

Toronto.

- Professor I. H. CAMERON.
Professor A. MCPHEDRAN.
Professor R. A. REEVE, B.A., M.D., LL.D.

Victoria, Toronto (affiliated to Toronto University).

- The Hon. CLIFFORD SIFTON, K.C., M.A., M.D.

Dalhousie College, Halifax, N.S.

- Professor J. G. MACGREGOR, M.A., D.Sc., F.R.S.
The Rev. L. H. JORDAN, D.D.

Laval.

- THOMAS CHASE-CASGRAIN, Esq., LL.D., M.P.

Trinity, Toronto.

- CHRISTOPHER ROBINSON, Esq., K.C., LL.D. (Chancellor).
SIR GILBERT PARKER, D.C.L., M.P.
J. TRAVERS LEWIS, D.C.L.

McMaster, Toronto.

The Rev. O. C. S. WALLACE, D.D.,
LL.D. (Chancellor).

Ottawa.

The Rev. J. E. EMERY, LL.D. (President).

Bishop's College, Lennoxville.

The Rev. J. P. WHITNEY, D.C.L. (Chancellor).

Manitoba.

The Rev. WILLIAM PATRICK, D.D.
(Member of Council and Principal of
the Affiliated Colleges).

King's College, Windsor, N. S.

Lieut.-General J. WIMBURN LAURIE,
C.B., M.P.

Acadia.

LEWIS HUNT, Esq., M.D.

Queen's.

JOHN WATSON, Esq., M.A., Ph.D. (Professor of Philosophy).
The Rev. Professor S. McCOMB, M.A.,
D.D.

New Brunswick.

THOMAS HARRISON, Esq., M.A., LL.D.
(Chancellor).

Western.

A. W. GREENUP, Esq., D.D. (Principal
of St. John's Hall, Highbury, N.).

V. AUSTRALIAN UNIVERSITIES.

Sydney.

T. T. GURNEY, M.A. (late Professor of
Mathematics).
R. THRELFALL, Esq., M.A., M.I.E.E.,
A.M.I.C.E., F.C.S.
Professor W. SCOTT, M.A.

Adelaide.

Professor HORACE LAMB, LL.D., F.R.S.
Professor T. H. BEARE, B.A., B.Sc.
The Rev. DR. PATON.

Tasmania.

W. JETHROW BROWN, LL.D., Litt.D.
(Professor of Comparative Law in the
University College of Wales).

VI. NEW ZEALAND UNIVERSITY.

H. DEAN BAMFORD, Esq., LL.D.

VII. THE CAPE OF GOOD HOPE UNIVERSITY.

The Hon. SIR JOHN BUCHANAN (Vice-Chancellor).

The Rev. DR. CAMERON.

ROBERT RUSSELL, Esq., I.S.O. (Late
Superintendent of Education for
Natal).

RESOLUTIONS PASSED AT THE CONFERENCE.

(1) That in the opinion of this Conference it is desirable that such relations should be established between the principal teaching Universities of the Empire as will secure that special or local advantages for study, and in particular for post-graduate study and research, be made as accessible as possible to students from all parts of the King's Dominions.

(2) That a Council, consisting in part of representatives of British and Colonial Universities, be appointed to promote the objects set out in the previous Resolution. And that the following persons be appointed a Committee for the constitution of the Council: the Rt. Hon. the Lord Kelvin, G.C.V.O., F.R.S., O.M.; the Rt. Hon. the Lord Strathcona and Mount Royal, G.C.M.G. (Chancellor of McGill University and High Commissioner for the Dominion of Canada); the Rt. Hon. James Bryce, M.P., F.R.S.; the Rt. Hon. R. B. Haldane, K.C., M.P.; Sir William Huggins, K.C.B., F.R.S., O.M. (President of the Royal Society); Sir Michael Foster, K.C.B., F.R.S., M.P.; the Rev. F. H. Chase, D.D. (President of Queens' College, and Vice-Chancellor of the University of Cambridge); Mr. T. Herbert Warren, M.A. (President of Magdalen College, and Pro-Vice-Chancellor of the University of Oxford); Sir Arthur Rücker, LL.D., D.Sc., F.R.S. (Principal of the University of London); Sir Oliver Lodge, LL.D., D.Sc., F.R.S. (Principal of the University of Birmingham); the Rev. J. P. Mahaffy, D.D. (Senior Fellow of Trinity College, Dublin); the Hon. W. P. Reeves; and Sir Gilbert Parker, D.C.L., M.P.

LETTER OF INQUIRY

Sent to the Universities of Oxford, Cambridge, London, Durham, Victoria, Wales, Birmingham, St. Andrews, Glasgow, Aberdeen, Edinburgh, and Dublin (Trinity College).

3, MOUNT STREET, GROSVENOR SQUARE, W.,
May 30th, 1903.

DEAR SIR,

In order to facilitate the proceedings at the Allied Colonial Universities Conference, to be held at Burlington House, on the 9th of July, I shall be very much obliged if you can assist me with information upon the following points:—

(a) Whether, and if so in what way, the conditions under which degrees are given by the University of — are modified in the case of persons who have studied in or taken the degrees of Colonial Universities.

(b) Does the University of — afford any special facilities for post-graduate study (in particular with regard to Applied Science) to the graduates of Colonial Universities? Does the University reward special post-graduate students by bestowing upon them degrees, and on what conditions as to residence or tests of fitness are such degrees bestowed?

(c) Does the University of — possess any special endowments for the encouragement of Colonial students; or are Colonial students habitually aided by any endowments not under the control of the University?

(d) What is the average number of Colonial students studying in the University of —?

I need hardly add that the above questions are only given as types of the kind of information desired, and I should be glad if you would be kind enough to state any other facts you may think material. Similar questions are being sent to the Universities of —, and it is intended either to print the replies or a summary of them for use at the Conference. Much time will thus be saved which would otherwise be spent in explanations as to the existing relations between the Universities of the Empire.

If these points are clearly defined, it will only be necessary to consider in what directions they could be extended and strengthened.

I am, dear Sir,

Yours very faithfully,

C. KINLOCH COOKE,

Hon. Sec. of the Allied Colonial Universities Conference.

OFFICIAL REPORT

OF THE

ALLIED COLONIAL UNIVERSITIES CONFERENCE.

Morning Session.

THE RT. HON. JAMES BRYCE, P.C., M.P., F.R.S.,
IN THE CHAIR.

The CHAIRMAN :—

My first duty to-day is to extend, on behalf of the British universities, a very cordial welcome to our friends, the representatives of the colonial universities, who have come together to meet us in this Conference. Nearly all the colonial universities and all the British universities are represented here to-day, and they are represented by men who are eminently qualified both by their official position and by their personal qualities to represent those universities and the interests of science and learning with which they are bound up. And we are also favoured with the presence of several distinguished men, not delegates, who have consented to take part in the proceedings, and to give us the benefit of their advice. We may also congratulate ourselves upon the fact that we meet here to-day in rooms lent to us for the purpose by one of the most ancient and illustrious of all the learned bodies of Europe, and it is a good omen for our meeting that it should be held under the ægis and auspices of the Royal Society.

Much time and thought have been devoted to the summoning and to the organisation of this Conference, and although it would be impossible for me to pay the deserved tribute to all of those who have given us their time and the fruits of their thought, I ought not to allow the occasion to pass without saying how much we are indebted in particular to the efforts made by Sir Gilbert Parker, who has brought to the work of convoking and organising this Conference a tact, a zeal, an energy, and a public spirit which deserves from us, and which, I hope, will receive wherever the proceedings of this Conference become known, cordial and enduring recognition.

This is the first Conference of the kind that has ever been held. It is an unique occasion, and I hope I am not going too far in saying that it is a great occasion. Such a gathering of those who represent many seats of learning which serve populations scattered far apart over the world,

populations that are growing fast and developing themselves in various directions, suggests many thoughts. It widens the horizon of our view. It makes us turn our eyes backwards over the past of our own race and also turn them forward into the future. Twice, and twice only, in the history of mankind has a nation been called upon to spread its civilisation over a large part of the world beyond its own borders ; to spread, that is to say, its language, its ideas, its letters, its art and its science, among races formerly remote and backward. And this has happened partly by a diffusion of a language and partly by the expansion of a race.

In the seventh century before Christ, and the centuries that followed, the Greeks carried over the coasts of the Mediterranean their language, their letters, their art, and such science as then existed ; and Rome, when she took up the work as a conquering and ruling Power, became the diffuser of Greek civilisation through all the countries which came beneath her sway. A like function, equally noble in its character, and even more extended in its scope, has been reserved by Providence for the British people in the modern world. I do not disparage—this would be the last place in which one ought even to seem to disparage—the enormous services that have been rendered to civilisation by the other great nations. We are all the debtors of Italy for what she did for letters and art in the fourteenth and the fifteenth centuries ; we are all the debtors of Spain for what she did in the way of discovery in the sixteenth ; we are all the debtors, in later times of France and of Germany, and without what has been contributed to the common stock by these nations, our own letters and our own science could not be what they are. But to no one of these great races has it been given in the same measure as to ourselves to be at once a source of ideas and of knowledge, and also, at the same time, a diffuser and propagator of civilisation.

We have covered North America with a vast population, whose institutions are essentially the same as our own, whose literature is a part of our literature, whose ideas are fundamentally the ideas of the old country. We are spreading our language, and all the knowledge of which our language is the vehicle, among the countless races of India, refining their customs and implanting among them ideals of justice and good administration, of order and of progress which were heretofore foreign to the East. And in our self-governing colonies we have planted on many shores, shoots of the ancient British stock, which are springing up into a vigorous life in those distant lands, and which promise, one day, to rival their venerable mother. That which the Greeks did in those remote centuries for the Mediterranean coasts, Britain is now doing for the coasts of distant oceans, and the lands which the waves of those oceans wash. There is no likelihood—so far as we can see—that in the future of mankind such a process will ever be carried through for a third time. The thing, so far as our eye can pierce the dim prospect, seems to be done now, once for all, and we may feel a legitimate pride in the fact that the British race has been chosen to be the instrument of the diffusion of science and learning in distant lands. So, also, ought we to feel a sense of responsibility and a desire to make this mission a mission of enlightenment and peace. It ought to be in no spirit of arrogance, but rather in a spirit sobered by the grandeur of the task, a

spirit earnestly bent on turning to the best account the unexampled opportunities which have come to us that we should devote ourselves to the consolidation of the British people and the British power in all the countries over which our flag flies.

Among the most powerful agencies by which civilisation is diffused and advanced universities take their place. A university is a group of men organised for the promotion of teaching, of study and of research; a group which is more effective because it is an organised community, a corporate body; and wherever we have gone it has been a part of our British policy to establish universities. We now wish to correlate these wide scattered seats of learning and to combine their efforts. We are met to consider what we can do to enable the universities of the British world to help one another, and to develop their functional activities partly by combination and partly, where there is room for that method, by specialisation also. That is the object which brings us here to-day from so many distant spots, and I propose to offer to you a few observations, few, because I do not desire to trench on the resolutions assigned to subsequent speakers, on the question of what can be done here by our British universities, and of what can also be done abroad by the colonial universities, to bring about that combination of effort and that specialisation of which I have spoken.

First let me observe that the colonial universities are still comparatively young, and many of them insufficiently equipped. The British Colonies have been hitherto chiefly occupied with the material development of their natural resources and with building up the fabrics of their government and their administration. They have not yet had time to organise in the way in which we here in Europe have been striving to organise a system of instruction in the various branches of science and learning ever since the twelfth century, and, therefore, one of the functions which an organisation such as that which it is now proposed to create may accomplish is to help the colonial universities to raise their own standards of teaching and to supply them with larger endowments and better appliances for enabling them to discharge their functions.

We have not in England the funds—in fact England is one of the countries in which it is hardest to obtain money for the purposes of learning and science—we have not here funds which we could send to the colonies to be there expended upon that purpose. But all that can be done by encouragement, by sympathy, by pointing out to those who have funds at their disposal, whether public or private, in the colonies, how valuable will be the result which this investment of money can secure—all that we ought to try to do. And I think that the creation of an organisation under which the universities of the British world could associate themselves for certain forms of joint action, would help the colonial universities to raise their standards and to secure a more complete equipment. May I add that this would be a benefit not only to the universities in the colonies, but also to the colonies themselves, considered as great self-governing communities? In this respect I may appeal to the experience of the United States.

The universities in the United States have developed so rapidly and so

fruitfully within the last forty years as to have completely changed the intellectual face of that country. More has been done within the last forty years to give them importance in the life of that country and to provide them with enormous funds wherewith to pursue their aims than had been done in the whole previous history of America; and now, anyone who knows the United States will bear me out in saying that the universities play in the public life of the United States a most powerful and a most beneficial part. Their influence is valuable in many directions, not valuable only in the spheres of learning and science but valuable also in the sphere of social progress, valuable in the spheres of administration and political controversy. We must hope that in the British colonies universities will discharge the same functions. I am persuaded that they will; but the sooner that they are put in a position to discharge the duty that lies on them, and the more completely they can discharge it, the more rapidly will the life of these colonies advance and the more healthy will that life be.

One of the modes in which the combined action of the universities may do good is this, that we may arrange better schemes for the interchange of students between colonial universities there and universities here. We may give fuller facilities for the entrance of students from those universities into our universities on favourable terms and at the proper stage of their education. Already we have a considerable interchange of professors. It has, so far, chiefly taken the form of the colonies drawing professors from the mother-country, but it sometimes also takes the form, and I believe it will more and more take the form, of our going to the colonies to look for eminent men there who have proved their capacities and who are fit to adorn our own seats of learning.

A very remarkable step was taken towards the interchange of students by the magnificent endowment which we owe to Mr. Cecil Rhodes. Those scholarships, which in a wise and large spirit were made to include students from the United States as well as from countries beneath the British Crown, have already begun to render and will no doubt render still greater service in drawing together students from remote parts of the English-speaking world, and making them feel thoroughly at home in Oxford and Cambridge. And I believe that the object in view will be best attained—this is indeed one of the subjects which we might profitably discuss to-day—by bringing those students not straight from school, but when they have already obtained part of their course at colonial universities, and are therefore better fitted to follow out their studies here.

It is impossible in that respect to exaggerate the importance of post-graduate courses, a side of university work which is still imperfectly developed among us here in Britain, and which, I hope, will receive further and further development in years to come. For the last twenty years, ever since I had occasion to know how many American students were flocking to German universities, to obtain there the advanced teaching which Oxford and Cambridge did not provide, I have been endeavouring to call the attention of my own university to this branch of its work. If we in this Conference can do anything to induce the British universities to go much further than they have yet done in the way of making pro-

vision for post-graduate courses, and for carrying special students to the highest point to which we can carry them, we shall render a considerable service both to ourselves and to the universities.

There are many things which colonial students can obtain better here than they can obtain them in the colonies. Our equipments are more complete, our funds are larger, and we have a longer experience behind us. So far as respects most scientific studies and most of the studies that belong to what is called "the sphere of the humanities," we can provide a completer course and a larger and more completely organised faculty than can be provided in the majority of colonial universities. But there are also some subjects which may be pursued better in the colonies than in any British university. For instance, take the case of mining, and the case of forestry, two branches of applied science which may very possibly receive a completer development in the colonies, where forests are larger and where forestal administration are more needed, and where also metal-liferous mines are worked on a greater scale than can be done in this country. It will happen more and more, as time goes on, that certain branches of applied science will prove capable of being dealt with more advantageously there than here; and therefore it must nowise be assumed that it is only we who can give, and that the colonies have only to receive.

The benefits of combination will be reciprocal. Britain will have something to receive as well as to give in the development of these special subjects. We must of course assign, when we think of specialisation, a very important place to the development of the practical applications of physical science. Nothing has marked the time in which we live more than the daily growing importance of these applications of science. Whatever our own particular tastes and pursuits may be, we must recognise the need each nation has to keep abreast in its productive capacity of the other nations. It is vital both for us and for the colonies that we should lay a scientific foundation for every branch of industry, and that there should be none of the practical arts which is not rooted in scientific enquiry, rooted in theory and in research. The more the practical schools of applied science can be connected with the universities, the better it will be both for the universities and for applied science. The application of science to the arts—and under the term science I include the operations of commerce and the doctrines of economics, which are branches of scientific enquiry just as truly as the various departments of physics and biology—the application of science to the arts of life, not only dignifies the various arts of life by connecting them with theoretical study, but also gives them the surest ground of progress and the most fertile germs of advancement. There has never been a time in which invention—invention applied to the arts of life—has so largely rested upon theoretical science and can so materially profit by theoretical knowledge as is the case to-day.

To work out both here and in the colonies the ideas, and to give effect to the hopes, which have brought us together to-day, we need and I hope we shall receive practical suggestions. I invite those suggestions from all present. To collect and consider such suggestions will be one of the functions which will devolve upon that Imperial Council of Universities which it is proposed that this Conference should create. A resolution will

be proposed to you in the afternoon asking you to appoint a committee to choose a council for this purpose; and when that council has been appointed it will be its duty to endeavour to arrange how students can be interchanged and how the universities of the British world can be made to play into and render help to one another.

Before I close let me mention very briefly a few of the benefits which may be expected from that combination and specialisation of the efforts of British and Colonial universities which it is desired to secure. Although the development of scientific knowledge and its application to industry may be the most urgent need of the present time for us as an industrial and commercial people, and similarly for the colonies as industrial and commercial communities, other subjects also need to be worked out at and by universities, and their joint action, together with the intermingling of young men from the colonies with young men brought up here, ought to be of the greatest possible value to all the branches of the British people.

This action, this intermingling, will help to give to the colonies and to ourselves a real knowledge of the work that is being done by both, a matter most important in view of the maintenance of the political as well as the social and moral connection between themselves and Britain. We lost the American Colonies, gentlemen, because we did not understand them. And an interchange of students and teachers between colonial universities and our own will help us as, perhaps, scarcely anything else could do to follow the movements of public opinion in those regions, and to create what I may call a common public opinion of the British people, a public opinion which will occupy itself with questions that are common to us all. It will also enable us better to profit by the experience of those young and bold communities. The problems which the colonies have to deal with—economic problems, administrative problems, and social problems—are very largely the same as the problems which occupy our own thoughts.

We have much to learn by studying what has been done in Australia, for instance, or in Canada, towards the solution of those problems, and we cannot study them properly, we cannot understand what the ebb and flow of public opinion is, we cannot appraise the value of the experience which the colonies are acquiring, unless we understand their social condition, unless we follow the tides and currents of their public opinion. We have already, we shall have in the future, an immense deal to gain by recording and weighing the experience which they have obtained in their efforts to grapple with the new questions which democratic industrialism has to face.

In the United States the universities represent the organization of the best and most enlightened public opinion, and they do a great deal to keep the political machinery of the United States—which, in some respects, leaves a great deal to be desired—from retarding the progress of that country, as it certainly would do if this enlightened public opinion, of which the universities are so largely the organ, were not there to check the mischief and to elevate the purposes of the people. That that which a great university does as the organ of the intellectual life of the nation in each community may, to some extent, be done by a combination of universities for the united national life of the whole British world. The universities may thus be led to feel themselves parts of one great whole,

and may all the more effectively bend their united energies to the advancement of knowledge and to the discovery of truth.

May I add that in this method of drawing the colonies and the mother-country together—or shall I rather call it a drawing of the different parts of the British people together? because I sympathise with what was said by an eminent Canadian, that the term colonies hardly worthily represents the position which these great communities have attained for themselves—in this method of drawing them together there is no possibility of controversy, there is no opening for suspicion. It is a method founded upon freedom and upon equality. There is no idea present to the mind of any one of us of attempting in any way to circumscribe or to override the independence of each university. All that we desire is to make suggestions for the rendering of reciprocal help in order that all the universities of the British world shall be established upon the same footing. We are the older, and the richer, so that at present we are able to do more, but the difference will steadily diminish and in every successive generation we shall have more to learn and they will have more to teach.

To-day we are only at the initial stage considering what we can do for a common object, but we are encouraged by the feeling that nothing but good can result from our efforts. We have two aims, and those two aims are closely bound together. One aim is to develop the intellectual and moral forces of all the branches of our race wherever they dwell, and therewith also to promote learning, science and the arts by and through which science is applied to the purposes of life. The other aim is to strengthen the unity of the British people dispersed throughout the world: and the deepest and most permanent source of unity is to be found in those elements in which the essence of national life dwells, identity of thought and feeling, a like attachment to those glorious traditions which link us to the past, a like devotion to those ideals which we have to pursue in the future.

Before I call upon the mover of the first resolution, it would, I think, be agreeable to you that an opportunity, which I believe he desires should be afforded to the illustrious man of science who presides over the Royal Society to address to you a few words of welcome.

SIR WILLIAM HUGGINS, K.C.B., F.R.S., O.M. (*President of the Royal Society*):—

I rise with very great pleasure to express on behalf of the Royal Society our high appreciation and our sympathy with the great objects of this Conference. I need not say that the object for which the Royal Society was founded two centuries and a half ago, and the object which the Royal Society has kept before it during the whole of that time, namely, the promoting of natural knowledge, is closely connected with the methods of academical education. I would only add one word that it appears to me—and I believe it also is the view of the Royal Society—to be of extreme importance that original research in some form or other should become a condition for receiving the higher academic degrees.

I am sorry that it is not possible for me to be present during this

Conference, as I have to preside at a meeting of the Council of the Royal Society, but I again desire to express our warmest welcome.

The CHAIRMAN :—

While there is no desire to limit or circumscribe discussion in any way, so large a number of gentlemen have expressed a wish to speak and the mover and seconder of the resolution have to develop their ideas at length, that it is hoped everyone who speaks will endeavour so to compress his remarks as to give the fullest opportunity to our colonial visitors to state from their knowledge of their own conditions what it is they think we can do to help them. Subject to that suggestion, I need hardly say that no one is asked to forbear saying what he has to say, but we hope that an opportunity will be given to as many persons as possible to express their views.

I will now ask the Vice-Chancellor of the University of Cambridge to move the first resolution.

That in the opinion of this Conference it is desirable that such relations should be established between the principal teaching universities of the empire as will secure that special or local advantages for study, and in particular for post-graduate study and research, be made as accessible as possible to students from all parts of the King's dominions.

The REV. F. H. CHASE, D.D. (*President of Queens' College and Vice-Chancellor of the University of Cambridge*) :—

I feel that it is a signal honour to be allowed to move the first resolution on this occasion. Yet I am bold to say that there is a certain fitness in one who, for the moment, represents one of the older universities having this position assigned to him. We, at any rate, have a priority in time. We have, not always without reproach, but still, I trust, on the whole worthily and well, borne the burden and heat of the centuries.

When I use a familiar and time-honoured figure and speak of those universities, the representatives of which are gathered together in this room, as sisters, I am using a metaphor which, I believe, expresses a real and important fact. These universities are already closely connected. We have not to create an affinity between them. It is the business of this Conference to recognize their affinity and to make it effective for practical purposes. And yet I think that the metaphor of sisterhood gives only partial expression to one important stimulus to action. Universities, if in the first place they are the servants of learning and science, in the second place—if it is indeed the second place—are the servants of a society infinitely greater than themselves, the Empire. And their capacity to render that two-fold service will be greatly enlarged and strengthened, if we finally abandon a policy of isolation and enter upon a well-considered and deliberate policy of mutual recognition and co-operation.

I venture to think that there is one condition of that mutual recognition and co-operation which is so important that I must say a word about it. We must carefully avoid any idea of unifying our universities and reducing them to one type. We must recognize that universities have developed in the past, and that they must develop in the future,

according to their inherited traditions, traditions which will be modified in the light of experience—modified indeed, but never abandoned or destroyed. There are many types of universities. And the type of a university is largely determined by its previous history and by its environment. One university will specially give itself to the study of pure science; another to the various applications of science; another will emphasize the study of economic problems as bearing upon business and commerce; another will lay stress upon literary studies both as an end in themselves and also as an influence permeating and leavening other studies. I think I may say that in Cambridge all these studies are adequately represented, not only the older scientific and literary studies. We now have an increasing engineering school; and one of the events in the history of the past year has been the establishment of a Tripos to encourage the study of economics and the related branches of political science. All these studies are represented in Cambridge; and yet I venture to say that we have a character of our own which is discernible, but which I will leave it to those present more closely to define. The first condition then of efficient co-operation is the recognition of differences of type.

I have the honour at Cambridge to belong to a College which was founded in the middle of the fifteenth century, on the eve of the Renaissance. Some sixty years later the great Dutch scholar, Erasmus, lived and worked for four years within the walls of Queens' College. A little later an alumnus of the Society, Sir Thomas Smith, who became a great politician in the time of Queen Elizabeth, when he was appointed to the chair of Civil Law in the University, went to Padua to prepare himself for his new work. These facts are concrete examples of a great principle. The foundations of the new learning in the sixteenth century were laid in the co-operation and mutual recognition of European universities.

It may be that future generations will regard the time now present as a second Renaissance; certainly it is a time remarkable for rapid educational progress. And we are returning to the old principle of recognition and co-operation. But the co-operation at which we now aim appears to me both a narrower and a broader co-operation than that which effected such great results in the sixteenth century. It is broader, because we have many more subjects, many more types of universities, to deal with than were possible in those older days. It is a narrower co-operation, and, therefore, we trust, more real, and destined to be more fruitful of practical consequences; for it is not cosmopolitan but national and imperial. It will not depend, as did that older co-operation, upon the vicissitudes of precarious foreign relations. It rather springs out of and is cemented by the strong emotion of patriotism. It is based on the sure and abiding foundation of unity of race, unity of language, unity of character, and, I will venture to add, speaking broadly, as, I believe, Sir John Seeley would have added, unity of religious ideals.

This policy is no new thing; at least it is not a new thing with us at Cambridge. Cambridge has been brought into close connection with education in the colonies in three ways; first, by its system of Local Examinations; secondly, by its system of Affiliated Institutions; and, thirdly, by its system of Advanced Students. Particulars as to these two

latter methods I have ventured to give in the pamphlet* which, I think, is in the hands of all members of the Conference.

The work of consolidation cannot be the creation of a single conference. It must be slowly and patiently wrought out in the light of growing knowledge and growing experience. The second resolution, which is the rightful sequel of the first, provides for the carrying out of the work which we hope will be happily inaugurated to-day. As mutual knowledge advances, as we grow to know more of each other, more of our several characters, more of our several needs, the methods of co-operation of which I have spoken as existing at my own university will, I trust, be gradually perfected and supplemented by others. We may look forward to the time when the unity of the Empire will be strengthened and compacted by the alliance which will bind together its universities, and by the consolidation of higher education throughout its boundaries.

Even to have anything to do with the laying of the first stone of such an edifice as this is a great delight "The prize is worthy and the hope is great."

MR. W. PETERSON, C.M.G., LL.D. (*Vice-Chancellor and Principal of McGill University*):—

I appreciate very highly the honour of standing here in association with representatives of the great institutions of the mother-country and being asked to speak the first words on behalf of the oversea universities. We are starting what I may call a commission of inquiry—a commission of inquiry upon a subject which we claim that the whole Empire should be interested in unifying on an Imperial basis—higher education in this country and in the King's dominions over-sea. Points of difference may possibly arise in the course of our debate, but I think we are unanimous in our hearty appreciation of the effort, which owes so much to our friend, Sir Gilbert Parker, to bring home to all who cherish that feeling of brotherhood founded not alone on racial and political affinities, but on common aims and kindred ideas.

Speaking for universities beyond the seas, I may say that we have long taken leave of the idea that a university can be held to discharge its whole duty if it keeps itself jealously apart from the practical interests of life, and from the calls of the world's work. I do not forget that there are two ideals that must be cherished in this relation. The ideal of the small college whose local aims and circumstances lead it at times almost to frown on the advances of what it would call "mere utilitarianism" and which limits itself and does its work often well, to moulding and fashioning the characters, the minds and faculties of its students. And the ideal of the larger university which has been founded, as very many modern universities have been founded, in the midst of a great central population, and which seeks ever to identify itself and its work more and more with the interests of those in the midst of whom it is carrying on its operations. Such an institution would

* This Pamphlet was specially compiled by the Honorary Secretary for the use of delegates at the Conference; it contained the replies of the different universities of the United Kingdom to the circular letter set out on p. 70.

stultify itself, and would in many cases belie its origin if it aimed at being an academic ornament instead of making itself also a centre of practical usefulness. And when we are told by theorists that a university is no place for what we call a technical school, I should like to answer, what you know well enough in this country, that there are technical schools and technical schools, and secondly, that if the university should seek to embrace within the sphere of its operation a technical institute with a sufficiently high standard, it is doing nothing more than simply seeking to extend the range of interests to cover which universities were first founded. The modern university, after ministering to the needs of the professions represented by law, theology and medicine, and also general culture, may well go on to embrace within the sphere of its work the higher aspects of commerce and industry which will ever continue to be linked to the onward march of scientific inventions and discovery.

The Vice-Chancellor of Cambridge said some very wise things especially about the fallacy of seeking to make all universities fit in the same mould. He spoke rightly of the meaning of the resolution which has been placed before you as something that will, if it can be carried out, secure for us all conjoint efficiency through centralisation and correlation of effort. I concur in this view. My university is not a very old one, but still it has something to show for the work that it does in the world, and if this Conference has any practical result at all—as we all hope it may have—I venture to predict that it will be ultimately on the side of advantage to the older universities of the homeland. Some gentlemen present may, perhaps, have the idea that the desired centralisation is to take place immediately, and more or less exclusively, in the old country, but that is hardly a view which the colonies can be expected to adopt without some qualification.

If Mr. Kinloch Cooke, who has organised the work of this Conference so admirably, had had time to send to the great teaching universities of the Empire the same set of interrogatories as this pamphlet* shows he addressed to the universities of the old country, I know of one Canadian university which would have been proud to give him a list of the students it has succeeded in attracting from England to take advantage of what is in some departments, at least, a unique equipment. When the Chancellor of the University of Birmingham was speaking the other day of the mining plant which is being provided there, he might have found the needed stimulus for further subscriptions towards the seven-tenths of a million sterling that Birmingham still requires, in the fact that that was about the same sum—£700,000—which McGill University received from that grand philanthropist, Sir William Macdonald. And, as a consequence, we have been now for some years in possession of the full mining plant which Birmingham proposes to erect. I mention that as an explanation of the seeming arrogance of a colonial university in holding, for some years past, matriculation examinations in London. It is for the convenience of students who could not present adequate certificates of entrance upon our course in applied science.

I do not wish for a moment to speak as though applied science were the whole of education. There are those in this room who would resent any

* See footnote on previous page.

such limitation, and McGill, I am proud to say in passing, sends an annual contribution to the British schools at Athens and at Rome. But there is no doubt that it is mainly in regard to the application of science to industry that England needs to take to heart the advice given by the Prince of Wales when, as Duke of York, he came back from that memorable tour, and told the old country to wake up. The important announcement which Lord Rosebery made the other day puts a somewhat different complexion upon the problem of university education in the metropolis, and if the progress aimed at in that direction can be made to consist with the organic and unified development of the University of London as a whole, then we shall soon find London ranking among the really great universities of the world. If universities are not to be moulded to any one type, each university must do what in it lies, in spite, I am afraid, of very grave and pressing difficulties, to secure a centralised administration that shall make its influence felt through every department of the work with which the university is associated.

At the colonial Conference last year I ventured to advise the representatives of Oxford to rely at least for the purpose of the Rhodes Bequest upon the ordinary B.A. curriculum instead of putting out their strength on schemes of graduate study and research, such as probably never entered into the mind of that great twentieth century founder. In new countries, you must remember, it is natural that there should be a danger of premature specialisation, and the offer of £300 sterling per annum will be sufficient to induce many a colonial student, who might otherwise grudge the time and effort involved, to put in two or three years of a liberal training before entering a professional or technical study. But you are not all able to offer Rhodes scholarships of £300 sterling per annum for the raw material of the colonies, and I look for greater developments in the scheme now under consideration, in the region of specialised study and research. It is mainly here that we are in danger of losing our graduate students in Canada. Many such students go forward to prosecute special work in our own departments of law, of medicine, and of applied science. The average passman each university can very well look after for itself. But what is called for the purposes of this Conference and with what I venture to say is a certain disregard of the law of linguistic combination, the post-graduate state—what is called “post-graduate” work is an expensive business, especially for the smaller universities, except where it involves merely permission to use laboratories.

Perhaps the best guide to the immediate object before us would be to study the conditions under which students of the various colonial universities have sought to avail themselves of the opportunities which the scholarships instituted by the Royal Commission of the 1851 Exhibition have granted for future study and research. That is a point that I should like to hear spoken to by my colleague, Professor Rutherford, himself one of the most distinguished of these scholars. He came to Cambridge from New Zealand, and from New Zealand went out to represent the onward march of science in the post which he holds in the McGill University. I do not wish to say that our graduates ought not to go to foreign universities in the prosecution of special work, but it would be much better if we

could give them all they want within the borders of the Empire. Canada was described the other day as the spoilt child of the Empire. Well, certainly the United States has spoilt Canada of many students who are now among the best citizens which the United States can boast to-day. We do not want this process to go on for ever. There is plenty of room on the great North American Continent for the development of two ideals of citizenship, and for two friendly nations to work out their destiny in mutual esteem and respect. So we shall try in the future more and more to get our young men to stay with us.

In conclusion, let me say that, to the great universities of the home-land the colonies will not grudge their very best students, especially if they may hope to get them back again. We welcome therefore the great possibilities that are opening up in the old country, for London with its vast opportunities of making itself a true centre of imperial influence, for Oxford, for Cambridge, for the Scotch universities, for Dublin, and for all the rest. We shall be glad to become fellow-workers with them in trying to obtain the highest results in the region of specialised study and research. Let us all join hands in an eager interchange of good. Instead of working as it were back to back, let us take every method of keeping ourselves and each other thoroughly well informed as to what is going on in the different centres that we represent so that there may be, as Mr. Chamberlain put it, a network of institutions all over the Empire any one of which may help the other in the spirit of the old motto, "Each for all and all for each."

The CHAIRMAN :—

We have present with us to-day the patriarch not only of British but of European science, and I think we ought to feel it a great honour that he should have come to this Congress. I will ask Lord Kelvin, who, I believe, is the representative on this occasion of Glasgow University, to say a few words.

The RIGHT HON. THE LORD KELVIN, P.C., G.C.V.O., F.R.S., O.M. :—

I came here to listen and not to speak, and I feel, after what I have heard, that it would have been wiser if I could have been allowed to remain a listener. I have heard with intense interest the Chairman's admirable speech. I have also listened carefully to what the Vice-Chancellor of the University of Cambridge has said in his important speech proposing the motion before us. The Vice-Chancellor of McGill University has also, I am sure we all agree, given us some very valuable information. The unification of the British Empire, the closer relation of every possible and practicable kind between Great Britain and the colonies is something that we have very much at heart indeed.

In university matters and in science matters the whole world—not merely the British Empire—is one. I look without any grudging, without any feeling except something of regret when students from Canada, students from Australia and students from the United States coming to Europe, choose a German university or choose French schools of science in which to prosecute their university studies, whether under-

graduate or post-graduate. I feel sympathy with the choice whether it be Germany or France, but I must be allowed to regret that it is not more often British. I do not grudge the German and the French schools their share of our own colonial students, but I feel that we have a strong impulse of rivalry—friendly rivalry—with Germany and France. Let us do all we can to make the universities of Ireland, Scotland, and England, as attractive to students from any other part of the world as universities in any other part of Europe can be. If only we can keep before us the unity of university work, the unity of scientific investigation throughout the whole world, with particular reference to practical work throughout the British Empire, I believe that this Conference will have exceedingly valuable results.

The practical objects before us have been explained so well by our Chairman and by those who have proposed and seconded the motion, that I really have nothing further to say. I am sure you all feel that the Conference has begun well in the proposition, and I presume the adoption, of the very valuable and important resolution before us. I should, however, like to express our gratitude to those gentlemen who have come from Canada and Australia to join in the work of this Conference. I hope they will be gratified with all they find in this country and that they will take back to their colonial homes that feeling of, if possible, greater resolution that the British Empire shall be one in every possible practical way—that it shall be one in a working union of the universities for mutual help and joint action in promoting the objects of the universities.

SIR HENRY ROSCOE, D.C.L., LL.D., F.R.S. (*University of London*):—

In the absence of the Vice-Chancellor of the University of London perhaps I may be allowed as an ex-Vice-Chancellor and one intimately connected with that university to offer to those who have come from far and near a welcome from our Senate in the warmest terms. Reference has been made to the work which the University of London is now undertaking. I can assure you that the Senate is fully aware of the magnitude and the importance of the task which lies now before them, and that their views are those which the Chairman has so well expressed, namely, the importance of in every way assisting the co-ordination of our university with those in other parts. Merely as an indication of what is being done I may say that although we are quite a new institution as far as the teaching part of our University is concerned, no less than 270 graduates or undergraduates of other Universities are now applying as candidates for our degrees for entrance into the University of London. Our numbers are increasingly large. No less than 3700 candidates applied for our recent matriculation examination. We are on the high road to success, I believe, to make the University of London worthy of this great metropolis.

There is another point to which I should be glad in a few words to allude. Our Chairman stated in words which found their echo, I am quite sure, in the minds of all those who have our Universities at heart, the words respecting the great and overwhelming importance of original investigation and research. As an instance, a small instance, of what we

are doing here in London I would point to the Scholarships which have been instituted by the Royal Commission of the Exhibition of 1851 at the instance of the late Lord Playfair. The Vice-Chancellor of McGill has already mentioned the matter, but he did not state what I can state, as I happen to be the chairman of the Scholarships Committee, namely, that these scholarships are the beginning—only the beginning of what I think might become a very large link between the universities throughout the empire. We have already done great work in that respect. We have spent in the last eleven years no less than £60,000 in the establishment of scholarships not only available for colleges and universities in the United Kingdom but also for institutions, colleges and universities in the colonies, and during that period no less than 195 scholars have been appointed. These scholarships are not intended to facilitate attendance at ordinary collegiate studies, but to enable students who have passed through a college curriculum and have given distinct evidence of capability for original research, to continue the prosecution of science to enable them to advance the industries of the country. These are the objects we have in view, and in this way I think we may say that these scholarships have been of the very greatest possible use. I can give a long list of scholars who are now distinguished, who hold professorships in various parts of the Empire, or who are occupying posts of importance in our scientific industries, who have been assisted, and I believe materially assisted, by the 1851 scholarships.

I mention this matter because I believe it is one which can be carried out to a much larger extent than we have done at the present moment, and I may say that if this sum of £6000 a year which we spend could be doubled or trebled, we should still find plenty of young men who would be helped up in the higher region of research, and who by passing from the college where they were trained to other places, from New Zealand, from South Africa, from Australia, from Canada, who come over to London or to Cambridge or to Oxford, or who go to Germany, France, or the United States, and who have thus the advantage of getting into what is an entirely new atmosphere of science, and that not only enlarges their view of life but enables them to prosecute their original work with increasing advantage. So, too, in time to come, British graduates will pass over to our colonial universities, indeed at least in the case of McGill they might well do so now. We have made a beginning in this way in England, and in my opinion it is in this direction that there is ample room for extension.

Mr. R. A. REEVE, B.A., M.D., LL.D. (*Dean of the Faculty of Medicine, University of Toronto*):—

I should be unworthy of the trust committed to me as one of the few representatives of the University of Toronto, which is, I may say, the State institution of the province of Ontario, if I did not offer a few remarks. The University of Toronto, which is both interested in and desirous of promoting this movement, is a teaching university, and has passed its semi-centenary. It has a faculty of arts, of medicine, of applied science, and in part of law; with several federated institutions incorpo-

rated as colleges and holding their university powers in abeyance, and also with various special affiliated colleges.

It has a number of large laboratories. A few years ago, when the British Science Association met in Toronto, a very appropriate and at the same time graceful tribute was paid to our *alma mater*—the statement that we had in our midst the finest chemical laboratory in Greater Britain. Recently there has been added a very large building for the accommodation of the medical faculty and for the department of physiology, providing lecture-rooms and a system of laboratories. By a happy accident our medical building happens to be the first constructed on what is termed the “unit” principle, which has been advocated by the Harvard schoolmen and is being adopted in the main in the new buildings of Harvard medical faculty.

There was a time when the chief armament of our institution was brains and books. There were, of course, laboratories and chairs in natural sciences. There is now a good staff on the scientific side, as well as in the teaching of the humanities, but I would like to state that research work is a feature in at least seven of the departments of the university. A number of students are engaged in studies leading up to the degree of Doctor of Philosophy, which involves the necessity especially of research and a thesis based upon original investigation.

Research work is also carried on by undergraduates in their fourth year, and this is a happy omen of the ideal that we aim at, of having our university not simply a high-class old-time college but a university in the highest and broadest sense. The University, with such means as have been at her disposal has been able to educate a very large number of men who now occupy leading positions in our own province and elsewhere.

One respect in which we have been lacking is that, our university being the State institution, private individuals have not felt called upon to assist her financially. Recently friends who have been blessed with ample means have been coming to our aid and are imitating the generosity which has characterised the gentlemen alluded to by the Principal of the McGill University. Not only so, but the Government and Legislature of the country, which practically through a board of trustees administer the endowment given originally by the Crown, have also of late taken a more liberal view of her needs, having been led to realise that a live university requires steadily increasing funds to provide for growth and expansion.

I was on the point of saying that one of the advantages accruing from this Conference would possibly be that a sentiment would be created which would stimulate Canadians to do still nobler deeds; but I am a little at a loss how to use this argument in face of the fact, in the first place, that the British Government occupies a somewhat unique position in that it has done but little to encourage original research, and that the wealthy men of this country seem, in great measure, only to have awakened to the great interests at stake a few years ago at the inauguration of the Birmingham University. We gladly hail the signs of a brighter day in the motherland for, as in duty bound, we are jealous

for her honour and status, and would fain have her well in the van. The truth is, there are in the United States and within easy reach a number of very wealthy and up-to-date universities which generously provide bursaries or fellowships and various facilities that draw our brightest young men, who too often are lost to us. We rejoice in the assured success of Canadians amongst our cousins but we need them at home ; and we could the more surely hold them if they could find more freely in the United Kingdom superior or even equal facilities for advanced work of every kind. Even in medicine, which has given the largest quota of our graduates to you, for further studies and higher degrees, the current tends towards the large medical centres across the border with their great clinical facilities and well-planned polyclinics.

Mr. J. A. EWING, F.R.S. (*Director of Naval Education at the Admiralty and Professor of Mechanism and Applied Mechanics in the University of Cambridge*) :—

I am glad to have the opportunity of saying a few words in support of an aspect of this resolution which has already been emphasised by Sir Henry Roscoe, namely, that part which bears upon post-graduate study and research. There is, I think, no more direct practical means by which association of interest and thought between the various universities may be cultivated, than by encouraging students who have taken their first degree to pass from one university to another, and in so passing to devote themselves for a time before they go out into practical life to the carrying out of some piece of research. I speak more particularly in relation to technical research, research which has a bearing upon industry—upon engineering.

There are two aspects in which we may regard research. The obvious aspect is to regard it as a means of adding to knowledge, and this aspect is so obvious, that in the minds of many people it entirely shuts out the other, and (in this relation) the more important aspect, namely, the function of research as an instrument of education. Research, mainly, is a means of training. Our national tendency in respect of technical education has, I think, been too much in the direction of a wide diffusion of comparatively slight and superficial knowledge. That has been valuable, undoubtedly valuable, directly valuable to the workmen and others who have acquired even this slight knowledge, indirectly valuable as widening the field of choice from which the higher experts might ultimately rise ; but to my mind, what is really wanted in our national life, considered in relation to the application of science to industry, is not so much this wide diffusion of scientific knowledge as the thorough training which is required by the true technical expert, and there is no means by which that kind of training can be so well acquired as by carrying out even a simple piece of research.

The Germans discovered this long ago, and they give to research a vastly more important place in the educational curriculum than we do. What is wanted in aid of the development of industry is the man with penetrating insight, thorough grasp, cultivated critical faculty, power of invention, the habit of experiment, and these are the characteristics which

research gives, or fosters. May I say a word in this connection about our experience in Cambridge. About seven years ago the University of Cambridge opened its doors to the advanced student, as he is called. He can now come to the University of Cambridge, a student, that is to say, who has taken his degree in any university, or who is able to give equivalent evidence of preliminary training, he can come to the University without any trouble at all from those somewhat antiquated and unfortunate barriers which have still to be passed by the ordinary undergraduate. He enters without examination, and he may devote himself at once, and throughout his whole Cambridge career, to the work of research, under the guidance of one or other of the professors.

After two years of this work he may obtain a degree, provided that he gives evidence of having carried out a piece of research to the satisfaction of the University authorities, and that one of his papers, descriptive of such research, is of distinction as a record of research. This opportunity of advanced work has proved invaluable. I do not think that any recent reform in the University of Cambridge has been anywhere near so important as this one has proved. It has brought to us not only from the home university colleges and universities, but more especially from the colonies, a band of most admirable young men, young men full of enthusiasm for their work, of much more than average ability, and it has left these men free to devote themselves to what seems to me the most highly educative exercise that they can possibly choose. It is due in very great measure to the 1851 Exhibition Scholarships, whose beneficent influence in this direction it is impossible to exaggerate, that these young men have been able to support themselves, and the field of choice has thereby again been widened. I think that what we want practically is more of the same kind of thing. After all, the researcher must live, and the scholarship which comes to him must be of such value as to form an adequate reason why he should devote himself to the work of original research for a year or two rather than immediately pass into practical life. His own motives in this respect may not be entirely far-seeing. He may attach more importance than the case warrants to the direct value of his contributions to knowledge. I do not suggest that these are not valuable, but the student himself is probably scarcely aware at the time that the really important side of his work is the subjective side, is its influence upon his own habit of mind and the development of his own capacities which is thereby secured. In many cases the students to whom I have referred when they came to Cambridge, devoted themselves to research in pure science. The genius of Professor J. J. Thomson has attracted many of them to the Cavendish laboratory, and under the spell of that genius they have done work which is of conspicuous value as a contribution to knowledge. One of the distinguished men who have come and gone from us in that way, who has come from that colony and gone to another, is Professor Rutherford. My own side of the work has been a more modest one, for a comparatively small number of these men have come to the engineering laboratory.

But those who have come have immensely profited by the research which they have done there, and, in one or two instances at least, I think

we may fairly claim that the research has also been of direct scientific value as a contribution to knowledge. There is no part of my work there as professor on which I can look back with greater satisfaction than the part of it which has been given to the supervision of the research of these students. It has been in every way a valuable stimulus to university life to have these men there, and to them it has been an enormous advantage, an advantage which, measured by the most sordid tests, has demonstrated itself, because we have found that there has been no difficulty in securing places with the great industrial manufacturers for men who have had this kind of training.

It may not be out of place in conclusion to remark that among the holders of the 1851 Exhibition Scholarships who have come under my personal supervision, there has been no one more able, no one who has used his time to greater advantage than one of the students who has come to us from a colonial university, Mr. Walter Rosenhain, from the University of Melbourne.

THE HON. SIR JOHN BUCHANAN (*Vice-Chancellor of the Cape of Good Hope University*) :—

I have not the privilege of being so intimately associated with the cause of education as to be able to speak from personal knowledge of the technical details which we have heard to-day. But I should like, if I may, to make a very few remarks as to our local circumstances, and to give some details with reference to the University with which I am connected.

The University of the Cape of Good Hope grew out of a movement inaugurated by that eminent statesman, the late Sir George Grey, for the advancement of education in South Africa. Small as our beginnings were I think that a review of our progress will show that though we began very low in the rung of the ladder, we have gone steadily upwards, and moreover that we have endeavoured to make sure our feet at every step from the first to the last. The time is well within my recollection when, in our sparsely populated country, the ordinary farm teacher was a runaway soldier or a runaway sailor. We are not an examining university. Shortly after our establishment we first endeavoured to raise the standard of the schools by instituting what we called the school elementary examination. This examination began to be the ambition of the country schools and became the leaving examination. We went a step further and established the school higher examination and in a very short time the schools gradually rose to the level of that examination. The schools continued to develop, and now at the present moment I may say that the school leaving examination in the Cape Colony is to a great extent the matriculation examination at the University. With regard to all our university examinations at the Cape we have founded our system upon the model of the London University, and we have endeavoured to raise all our examinations to that high standard. I think I may safely say that now we have approached the efficiency of the University of London.

One gentleman who has spoken to-day referred to the scholarships established by Mr. Rhodes. Now Mr. Rhodes' scholarships have not a very direct effect upon the University of the Cape, because the object of these

scholarships is to induce our young men not to graduate with us but to seek the great advantage of coming to an older university, and especially to Oxford, and to have the advantage of the wider culture which you thus get at an older and more complete university. But I must say this for the University of the Cape that though we only examine we have endeavoured to stimulate the ambition of the best of our students and to induce them to pursue elsewhere their studies after obtaining our degree. It is that relation to this object of post-graduate study strongly brought forward in the resolution that we at the Cape are most interested. While we are anxious to promote the development of education by bringing schools to everybody's door if possible, we acknowledge the greater efficiency, I may say the higher ethical standard of refinement, which can only be gathered by the students knowing something outside their own country.

For a long time we had very little reciprocity shown us on the part of the Home universities, perhaps because we did not deserve it, but now since our standards have been raised, I am proud to say that Oxford and Cambridge, and now London and Dublin, have met us very fairly and very generously with regard to our graduated students. The students that come home from us are what you would call post-graduate students. At present they are mostly students of medicine and students of law; speaking of my own profession, with us no student can pass his law examination until he has first graduated. Many of our students who wish to adopt a profession, run over to England to have the advantage of the universities here. We have now a number of scholarships which are intended and which have the effect of inducing our students to continue their post-graduate studies in this country, and that object we are trying still further to forward.

The university has now, through the liberality of the Government and of private donors, sixteen or seventeen scholarships of an average value of £150 a year for three years. These are won by graduates who have taken their B.A. degree in honours, and who are able to pursue their studies in this country, and it is this object that I am more particularly anxious that this Conference should promote as far as possible. We have to meet the requirements of local circumstances, we have established our own schools of mining and engineering, and have made them as effective as we could. I think it is six years since we first established a mining course, and every student who has passed through the course we have prescribed, has had no difficulty in obtaining employment in South Africa in the sphere which he has chosen. Now we are very anxious you should be able to supply our students with that scientific teaching which is our object in sending our best men to you. At present many students who want schools of engineering or of science go abroad. I hope that this difficulty will be removed, and that you will have our best men coming from the Cape carrying forward their post-graduate studies in this country.

We have not yet been able to go very far in the matter of original research, but we have made a beginning. We have established one fellowship. It is rather a big name, but it is a fellowship which is open

to a student who wishes to pursue original research, an object worthy of encouragement, not only for the better education of the person himself, but also for the purpose of promoting learning. At the Cape we cannot perhaps offer the student a very large field for original research. Probably the most interesting field is that of ethnology. So many different races inhabit the country, so many different races are gradually disappearing, so many changes are constantly taking place, that this is one of the most interesting studies we can offer, and one perhaps some of my friends here present will appreciate. We can offer some opportunity for original research in the science of astronomy, for there is in the country a very well-equipped observatory. With the exception of these two branches of study, perhaps, as far as research goes that is probably all we can specially hold out. We in the Colonies are very desirous that our best young men should be able to pursue their post-graduate studies in this country, and to attain to the high excellence in the different branches of science, physics, chemistry, and other cognate branches of learning which they can only now get by going abroad.

SIR OLIVER LODGE, LL.D., D.Sc., F.R.S. (*Principal of the University of Birmingham*):—

I think we understand the benefit of post-graduate studies and the need for advanced specialisation. I was going to speak about that, but my Chancellor* yesterday in that impromptu at Sir Gilbert Parker's luncheon at the House of Commons strongly urged the advantage of each one university making a speciality in some one direction, and the interchange of students which naturally follows therefrom. I feel that we ought to interchange students freely; that we ought to be able to pass them from any one university, and transfer them to any other after a certain stage has been reached; and that we might be willing freely to recognise each other's stages. I do not think that we need be too squeamish about it; it is the best students who wish to make greater progress and to reach a higher stage. We all have duffers whom we sometimes pass through whom we feel we ought not to pass through—but these will not want to go on; we shall not trouble universities with them.

It is, as a rule, the best students who will migrate. But there are various practical problems which I feel that the Council which may be the outcome of this Conference must take in hand. There are certain problems, some of difficulty, all of interest, which I will briefly enumerate, without attempting to solve, such as our influence on secondary education—the relations between universities and schools. I should like to see each university the head of a province—the head of an educational province—which shall inspect and examine the schools of its district, and conduct school-leaving examinations, as the Chancellor of the Cape University has said: examinations which shall serve as matriculation or entrance examination to the university, and not alone to that university. I would like to see a community of entrance tests, so that we can accept each other's results and admit to any university a student who has satisfied

* The Right Hon. Joseph Chamberlain, M.P. (Secretary of State for the Colonies).

the entrance requirements of another province. Under certain restrictions and with care I think that something in that direction might be done.

But there is still a further problem in connection with school examinations. One of the most difficult questions is how much, and how far, and how we are to bring in the teachers. I feel that boys and students should always be examined on what they have been taught; that examination should be the natural outcome of teaching, and that the teaching should not have to aim at externally-applied examination tests. Examinations which are specially prepared for, defeat their object. The curriculum supplied, and the methods of teaching adopted, must be criticised, but criticised separately and directly, not indirectly through failure of students. I believe that in many cases students can be examined with the co-operation of their teachers. I feel that that is very much the case in schools. I do not feel that university men, especially young men who have just taken their degree, are the best examiners for a school. They are apt to set questions which interest them. The things which the boys ought to know are things which the examiners have known so long that they feel them quite dull and commonplace; they would not like to disgrace themselves by asking such obvious things; yet these are the things which the boys ought to have been taught; and if they are to be asked ornamental questions that please the young high-honour graduate they must necessarily be specially prepared and coached for them in a most unwholesome manner.

It is the lower grade of education, I mean school education, which is in such a bad way, at any rate in this country; I do not know how it is in the Colonies. In the highest university education we can hold our own with the world pretty well, but as to public school education the appalling ignorance of the man in the street on any scientific matter is something discreditable to this country. I do not find it so strongly developed elsewhere in the most civilised parts of the world. Now, if teachers were emancipated I think they might do better in this respect; at any rate, I feel that the influence of universities on schools has not hitherto been wholly good. Among other details there has been an encouragement of premature specialisation by the system of scholarships adopted.

There are many other things to be considered, such as the period at which literary studies should be introduced. One word on that, because that is a pressing problem with many of us. Technical schools are springing up everywhere, and the best of the students want to go to the university. If we insist on their matriculating in literary studies we shall shut the door on this class, or else we shall encourage them with great industry to cram something up by which they can scrape through. But that gives them no culture, and it takes away the advantage of humane study. I should like to admit them on the subjects upon which they have been taught, but not to give them a degree, not finally to lose sight of them until they have been immersed in the more humane education. But I would do that at some stage when they themselves are anxious for it, because I have found that technical students sooner or later do feel the absence of humane education and wish to get some culture. That is the

time at which literary studies may properly be entered upon, and instead of technical studies being postponed to the later stages of a degree course, in some cases literary studies can be postponed. I think that is a difficulty we shall have to face, now that we have to deal with schools of so many different kinds.

The incoming Council may be able to bring pressure to bear on the Government; we must make the Government realise the necessity of utilising the energies and activities which are now alive. It has been said that the country has awaked. I do not think it has; the country is aroused—educationally, at any rate—in a way it has not been before; it is hardly awake, but it is turning over uneasily in its slumber and realising that something ought to be done. Now is the time for us to act. We must co-operate with each other, not by uniformity, but rather by the opposite, by differentiation, on the one hand, at the highest stages, and, on the other, by experiment, each trying experiments—educational experiments on the training of teachers and the examination of schools, and so on, comparing results, comparing results fully and freely, as indeed we always do—when a deputation comes from one university to another to study its methods; it is always welcomed in every part of the world. Let us compare our experimental results under our different conditions, and then adopt those methods which are found to work most advantageously and to be the best.

MR. THEODORE T. GURNEY, M.A. (*formerly Professor of Mathematics in the University of Sydney, N.S.W.*):—

I am a delegate whose appointment has come by cablegram. I cannot, therefore, as Lord Kelvin rather suggested, admit that I have come from the other end of the world especially to attend this very important Conference. Nevertheless, my journey from Australia is a very recent one. I left Australia last December, and I have spent the last quarter of a century in the service of the University of Sydney. It is, therefore, possible that my views may be taken at any rate as reflecting faintly the views of my own governing body in the University.

There are, at present, about six hundred students in the University of Sydney, which last year celebrated its jubilee, when delegates from all over the world came with representations. The university has various faculties—law, medicine, arts and sciences. The medical school is making a great name in Australia. It has attached to it one of the best and most complete hospitals of Australia, in every way up to date, flourishing in numbers and in good deeds. Naturally in a mining community like New South Wales, a great deal of attention is given to mineralogy and allied branches of study. At one time Sydney University was looked upon as an institution belonging to the lettered class, the wealthy class. Now it is recognised as belonging to everyone, poor and rich. Everyone is encouraged to come, and the good are encouraged to stay.

I should like to say why I think the University of Sydney is in accord with the resolution before us. Under an *ad eundem gradum* regulation it has welcomed to its halls students from all the universities of the world. Let me explain how this *ad eundem gradum* method operates. Take

for instance a student who has passed through one university; he will have credentials that he has passed such and such a time in residence, and on those credentials he will be admitted to a corresponding position in the University of Sydney, not higher but the same in point of time. During the last quarter of a century we have determined the status that can fairly and reasonably be awarded to such a student. Again, the university has always welcomed men with complete degrees and offered to them *ad eundem* degrees. Many lawyers, members of the legal profession come to reside in Sydney, leave their own university and wish to be attached to some university—they do not wish to lose touch with university life altogether. We welcome them with open arms; we require no examination; we accept their degree. The University of Sydney has on its staff graduates of almost every university. It has in return, though of course, to a very, very much smaller extent, occasionally sent men from its own halls back to the old world. One I call to mind, a very distinguished graduate of our own, Dr. Elliott Smith, who after leaving us went to Cambridge and is now doing good work in Egypt. We have also sent students who have taken our B.A. degree to Cambridge and Oxford, and have awarded scholarships under the Act promoted by the Commissioners of the 1851 Exhibition.

I have now given several reasons why I think that the University of Sydney is in accord with us to-day, and I may perhaps say that personally I am strongly in favour of the resolution. I see many difficulties ahead, but no doubt they will be successfully surmounted. There must, of course, be no interference with the absolute independence of our colonial universities, still less with the Universities of Cambridge and Oxford. The council will merely have to suggest. That is clear. I notice, however, that the resolution has been most cautiously and carefully drawn up, and I heartily congratulate the members of the committee on their achievement.

SIR ARTHUR RÜCKER, LL.D., D.Sc., F.R.S. (*Principal of the University of London*):—

Most unfortunately an engagement which I could not put on one side compelled me to leave the room in the middle of the discussion which was taking place this morning, and if, therefore, on my return I offer to make a few remarks I hope you will excuse me if I traverse the ground which has already been passed over or if I am unaware of some of the points which have been raised. I take it however from what Mr. Bryce has just said that the debate on the first resolution is about to come to an end. It would perhaps, therefore, be desirable that I should, in a few words, point out what that resolution says. It has, I think, been made perfectly clear that it does not tend to any cast iron system, to any plan which attempts to mould institutions so different and so various as the Universities of the Empire into one particular form or shape.

Absolute freedom for the individual university is I take it the cornerstone of this movement. At the same time it is important that if this absolute freedom should be left it is also recognised that another cornerstone of the movement is absolute reciprocity. We, representatives of the English universities, do not come here to confer a favour upon you who

represent colonial universities. We ask you, on the contrary, as those with whom so much of the future of the Empire lies, to confer upon us the favour of working together with us, and we fully recognise the fact that the interchange of students, which is one of our main objects, is not to be merely the drafting of students from the colonies to the British Isles, but the converse process of the going out of students from the British Isles to the colonies. It would be of little use that the average colonist or the average member of a great colony should know something of England unless the average Englishman also knows something of the Empire beyond the seas, and it is our determination to do all that we can to promote that interchange. Then the third point, to come to actual detail, upon which, I think, great good may be done, is that it is very desirable that at some central place there should be knowledge of what is going on in all the universities of the Empire.

Very few of us, who are professional educationalists, could, I think, stand a close examination into the details of most of the universities to which we are referring, and it is therefore extremely important that both those who reside in this country and those who reside in the colonies should know what it is that we are sending our students to, that we should have a full and detailed knowledge of the courses which are required and the systems of education which are in vogue in different parts of the Empire. And here, I may say, as one who has had the pleasure of seeing the McGill University, as one who has pored over the plans of Professor Threlfall with a view to seeing what I could extract from them, I fully admit, and know that some of the colonial universities can afford opportunities of the very first rank for study and for post-graduate work. This being so then let us have some central office where all this knowledge is co-ordinated, where all these facts are known.

We cannot and do not want to control the teaching of the different universities, but we do want this interchange, and that interchange can only be brought about, so far as I can see, by some great system of scholarships. I believe that the 1851 Commissioners have set an example which is worthy of being followed everywhere. They have devised a system by which they have shaken themselves free from the rigid examination test, if I may call it so, of English education. They have given these scholarships, not by examination, but by recommendation. Then they have recognised another great principle, namely, the freedom of the student to choose. They do not tell him where he must go; they merely ask him whether he would like to go, and then, when he has made a selection, and unless it is obviously absurd, they invariably approve it. If, then, we can get something of this kind, if we can get free from over-examination, free from the other tyranny, of what I may call educational machinery, leaving the student freedom where he pleases, then I feel that very great advantage would be derived.

I do not propose to detain you longer but just let me say this much: I have the honour of being closely connected with what is one of the youngest teaching universities in the world. We are striving all we can to bring about in this great metropolis the possibility of a degree being open to

every man who is worthy of it. It is a task which occupies the whole of the energy or would occupy the whole of the energy and the whole of the time of a far abler man than I can claim to be, but let me say this, that I believe I am only urging the view of all English Educationalists when I say we would be prepared as far as we can to put aside for the moment the particular tasks which are almost paramount if we could only do something to bring about that unification of the interests of education of the whole Empire which this meeting is intended to help.

The CHAIRMAN then put the resolution, which was carried unanimously.

SIR HENRY ROSCOE, D.C.L., LL.D., F.R.S. :—

I would desire to propose a vote of thanks to Mr. Bryce for his able conduct in the chair and for the most valuable address he has given us.

The vote was passed by acclamation.

The CHAIRMAN :—

I thank you heartily for the motion you have been kind enough to pass. I look upon it as a great honour to have presided over this Conference and to have had the privilege of taking part in what I hope will be one of the steps towards cementing the unity in every respect of the various branches of the Empire.

The Conference adjourned for luncheon.

Afternoon Session.

THE RT. HON.

THE LORD STRATHCONA AND MOUNT ROYAL,

P.C., LL.D., G.C.M.G.

*(Chancellor of McGill University and High Commissioner
for the Dominion of Canada),*

IN THE CHAIR.

The CHAIRMAN :—

I need hardly say that it gives me the greatest pleasure to meet here to-day delegates from every part of the Empire on this the first occasion when representatives of the different universities have assembled together for one common object. So far as the Canadians are concerned, I think I am expressing their feeling when I say that none are more anxious than they to see every facility given to post-graduate study and research. And they earnestly desire to see a closer relationship between the universities of the Mother-country and the universities of the over-sea portions of the King's dominions. There is no necessity for me to tell you, who are much better acquainted than I am with all such matters, that the subject before us to-day is one of the greatest moment.

That this movement will be productive of great good there can be no question, and I need hardly say that I am perfectly in accord with it.

My duty now is to call upon the Acting-Vice-Chancellor of Oxford to move the second resolution.

That a Council, consisting in part of representatives of British and Colonial Universities, be appointed to promote the objects set out in the previous Resolution. And that the following persons be appointed a Committee for the constitution of the Council. The Rt. Hon. the Lord Kelvin, G.C.V.O., F.R.S., O.M.; The Rt. Hon. the Lord Strathcona and Mount Royal, G.C.M.G. (Chancellor of McGill University, and High Commissioner for the Dominion of Canada); The Rt. Hon. James Bryce, M.P., F.R.S.; The Rt. Hon. R. B. Haldane, K.C., M.P.; Sir William Huggins, K.C.B., F.R.S., O.M. (President of the Royal Society); Sir Michael Foster, K.C.B., M.P.; The Rev. F. H. Chase, D.D. (President of Queens' College and Vice-Chancellor of the University of Cambridge); Mr. T. Herbert Warren, M.A. (President of Magdalen College and Pro-Vice-Chancellor of the University of Oxford); Sir Arthur Rücker, LL.D., D.Sc., F.R.S. (Principal of the University of London); Sir Oliver Lodge, D.Sc., LL.D., F.R.S. (Principal of the University of Birmingham); The Rev. J. P. Mahaffy, D.D. (Senior Fellow of Trinity College, Dublin); The Hon. W. P. Reeves; and Sir Gilbert Parker, D.C.L., M.P.

MR. T. HERBERT WARREN, M.A. (*President of Magdalen College, and Acting Vice-Chancellor of Oxford*):—

I feel myself to be here, however unworthy, in a very proud position, the position of representing the senior University of the Empire, for such, I think, Oxford may claim to be, at the first really representative meeting which I believe has been held, of all the universities of the Empire. I am sorry, indeed, that the actual Vice-Chancellor of Oxford, Dr. Monro, is not able to be present, and that I, as the Acting Vice-Chancellor, have to take his place. If I tell you that Dr. Monro is a canny Scotsman, and, further, that he is the Provost of Oriel College—the College from which Mr. Rhodes went out into the Empire and which he has repaid, according to the old classical metaphor, “for his nurture,” so handsomely, I am sure that you will believe me when I say that the Vice-Chancellor of Oxford, Dr. Monro, is most heartily with us; that anything which he can do to further the cause on behalf of which we are met here to-day, he will most gladly do.

Oxford, perhaps, may claim to feel a special duty in this matter. I think we all at Oxford feel the duty. It is not that we are seeking any advantage to ourselves, but that we are anxious, each and all of us, to do our duty to the Empire; to endeavour to promote that cause of unity and co-operation which never seemed more hopeful or more full of happy prospect than now. We do feel that it is a duty, and we feel it partly because we occupy historically this position, and partly because of that striking, that munificent endowment to which allusion has so often been made, and is certain to be made again, the Rhodes Scholarships.

I do not think I need tell you that there are several fallacies which have been often current with regard to universities all over the world, and two which have borne, and possibly to some extent still bear, a little hardly upon the older universities; but perhaps especially

upon Oxford. One is that a university is a place where everything ought to be taught. It has been supposed that the very name implies that a university is a place where universal learning—everything conceivable—ought to be taught. Well, I believe, that is not the meaning of "University." I believe it has another meaning—no less interesting and fraught with significance—that university is really an old name for a corporation; that a university is a corporation which represents the interests of learning; that it is a guild in which the craftsmen rise through various degrees just as they did in the older Companies of the city or a trade to which they are apprenticed; the apprentice gradually learns a trade and so comes to be a "Master" of his art. That, I believe to be the real meaning; but the other meaning, if not historically true, is valuable.

A university is, at any rate, a place where a good many things ought to be taught, and for a reason which I shall refer to in a moment. It has been supposed that Oxford was such a university—a university where everything ought to be taught, and we often receive—and I know the Vice-Chancellor of Cambridge will say the same of Cambridge—a good deal of friendly advice and a good deal of candid criticism complaining that we do not teach this, that, or the other. Everything that can be taught ought to be taught within the university, that is one fallacy, and another fallacy is that a university—especially the old universities, and perhaps especially Oxford—is a place where nothing—nothing valuable at any rate—is actually taught. Well, I hope that you of the colonial universities do not hold that fallacy; that you do not think that Oxford is only a pleasant place to which young gentlemen are brought and where they pass through a very happy time and make many friendships and acquire a smattering of ancient information and of the arts of cricket and football and then go out and face the world without any special preparation. No doubt there is something of that which is still true; but I think you will find, or you will believe, that Oxford is not an university of that kind; but while it still retains, as far as they should be retained, those old traditions, it is a place which is imbued and inspired with the desire to promote learning, to advance research, and to play its part in this complex modern world.

But "non omnia possumus omnes." We cannot do everything, and although Oxford is anxious to be a complete university, there are some things which can be, as was stated in Mr. Bryce's opening speech this morning, better taught at one university and some at another, and I naturally ask, if Oxford is thrown open, and if Oxford does its best to receive your students and is anxious to welcome them, what are the things which Oxford can offer, what are the things in which she is strong? There are many fallacies about Oxford, and one which is a very ancient fallacy indeed, "there are no mathematics at Oxford." In the University of Henry Smith there have been many distinguished mathematicians. At Oxford there is a great deal of science. Sir Arthur Rücker, himself a son, a loyal son, learned his science there, and he will bear me out that the cause of science is advancing healthily, strongly and

vigorously at Oxford. But there are some things, I think, in which Oxford is especially strong at the present moment, and for which, in the division of labour, we should rather expect that students might resort to Oxford.

Oxford is strong in Theology and strong in Philosophy, two abstruse and abstract subjects that perhaps may not immediately commend themselves very much to an audience like this, and yet which, I think, will be found important in proportion as, by the very means that you are anxious to take, man raises himself above the merely material needs which surround him. The moment he solves, by science and the application of intellect, the problems of the material world; the moment he achieves something like happiness in this world, these questions have to be dealt with, after long investigation of their character, of what has been done before and what has still to be discovered. Oxford is strong, and I hope will remain strong, in these subjects, and she will welcome, as she has already welcomed, serious students of them coming from all parts of the world; from the United States, the colonies, and other countries. But there are some other subjects in which, perhaps, she is not less strong, and which, at the present moment, may appeal to you even more. There is, pre-eminently, the subject of History and that which goes with it, which is a very great problem, the study of political science in all its aspects. What can be more valuable to students of the Empire than the study of history and the study of political science?

With all deference to the University of Pitt and to the University of Mr. Balfour, whom we are looking forward to hearing with so much interest, I think I may say that the University of Sir Robert Peel and Mr. Gladstone, of Lord Salisbury, Lord Rosebery and Mr. John Morley, and the gentleman who presided over us this morning with so much tact and learning, and, to come to my own time, rather further down, the University of Mr. Asquith and Lord Milner—certainly holds a high place, and can demonstrate that it is a University where the efficient and useful study of history and political science can be well pursued. And then there is one other thing which I think can be peculiarly well learned at Oxford. It can also be learned in Cambridge hardly less well; perhaps equally well in some ways, but it certainly can be learned very well at Oxford, and that is the study of our own language. Where can you study so well English History and English language as in Oxford or in Cambridge, where you are surrounded with the past, where you have the traces and the relics and the remnants of the past round you, where the historical spirit and the inspiration of the great men, poets and writers who have lived in these ancient halls and colleges seem still to be about us.

We ought to welcome and invite students in these subjects, but we should also welcome and invite students of every kind—students coming to study with the distinguished professors who may have been brought to Oxford from some other university, either in this country or, as sometimes happens, from the colonies. Well, you may say, "If they are asked to come, what are the opportunities presented to them." I shall not

dilate any longer on the Rhodes' scholarships, which I hope will bring a considerable number of students—a constant flow of students—from all parts of the Empire, to Oxford. I was rather struck with what my friend, Mr. Peterson, the Vice-Chancellor of McGill University, said just now. He now recommends us to follow the line indicated by Mr. Rhodes himself, and to accept and to encourage ordinary B.A. students as Rhodes scholars rather than post-graduates. Well, my own feeling is that we want both; and if Mr. Rhodes had had some opportunity of reconsidering the position, coming to Oxford and seeing what was wanted, studying the general university problem all over the world, I think he very probably would have been quite willing that students who could benefit by the place whether they came to take the B.A. degree, or as post-graduates, should equally enjoy his munificence, for I am quite sure that over and above all, and, if you read his will carefully you will see that it is actually stated in terms, over and above all, his prevailing desire was that students of many kinds should enter into the life of Oxford and should gain what they could gain there, and then go out all over the Empire.

It has already been put forward that our students also should go to these other universities and follow up the studies best and most profitably provided for in other universities. But the one thing which Mr. Rhodes thought with regard to Oxford was that they should enjoy Oxford itself. When you ask what Oxford has to offer, I think, without arrogance and without any undue sentimentalism, I may say, she offers herself. As one of her most gifted sons, Matthew Arnold, said of her: There she stands in all her beauty, casting a spell and a glamour; "whispering from her towers the last enchantments of the Middle Age." Much the same is true of Cambridge. There certainly is, in the old universities, this spell and glamour which they exercise over their students. There is one thing more about them, which brings you back to what I was saying just now of Oxford wishing to be a complete university. One of the great advantages there is this, that you have students of all kinds, of all ages, of all conditions, some rich, some poor, some older, some younger, coming from all parts of the world, mixing absolutely freely, pursuing different studies, but with a common aim—the aim which we have before us to-day, the advancement of knowledge of the best interests of the Empire that these students should rub up against each other and meet and should clash in friendly collision and rivalry. I am quite sure as regards the future political relations nothing would be more valuable than that these students should meet at the Union Society and college debates and in the friendly intercourse of college rooms and so on. The more complete you can make a university the greater variety and richness of life the student will have. For that reason, amongst others, it is my wish, and I believe the wish of all Oxford men, that Oxford, although she puts forward some specially strong points, should, as far as possible, neglect none. We may not be able to rival Cambridge in some of the developments of physical science, or of Birmingham, in some of the wonderful experiments they are making—most fertile and most fruitful, in the application of science

to trade and commerce ; but we do wish in reason to have students of every kind.

Well now, gentlemen, to come to practical politics, you will ask how can they come and what means are there by which they can come? I have here, I need not repeat it, a somewhat long paper, in the drawing up of which I had a hand, and the contents of which I hope I know, which sets forth what the conditions of the arrangements are now. Beside the Rhodes scholarships, I would also remind you that the college scholarships are open to any son of the Empire that conforms to their conditions. Some of them are tied to age, but many of them are not. I would like to say that in my own experience, some of the very best of Oxford students have been of colonial birth and colonial training, and in some cases have taken Oxford scholarships, and there is no reason why it might not be more so in the future. I might mention two very distinguished professors : Professor Alexander of Owens College, Manchester, and Professor Gilbert Murray, of Glasgow, who were both of Australian birth, and there is not the least reason why others should not follow ; in fact, there is every reason why more and more should follow in their steps.

The resolution which I have the honour to put forward is merely taking a practical step to carry out the resolution to which you came this morning. I have the very greatest pleasure in supporting so practical a proposal, and I can assure you that Oxford will do what she can to encourage this movement, and that Oxford feels strongly that in doing so she will not only be giving, but she will be receiving, things of the very greatest value to her life and to her vigour.

Mr. RICHARD THRELFALL, F.R.S. (*formerly Professor of Physics in the University of Sydney, N.S.W.*) :—

It is five years since I was in Australia, and we all know events move quickly there, and I no longer feel that I really have the right to appear as the representative of any Australian institution. But as my friends have put me forward as a representative of the University of Sydney, it behoves me to do the best I can in that capacity, and I trust that you will bear with my shortcomings after this apology.

From one of the speakers this morning I think I gathered that there was—at all events in one mind—a suspicion that the standard of some Colonial Universities was not as high as the standard of Universities in this country. I may say that, at all events when I was in Australia, the standard of University teaching, if the age of the pupil be taken into consideration, is at least as high as any standard that exists in England, and I do not think it would be fair to the Australian people for there to be any idea or shadow of suspicion that the standard is lower, age for age, than it is in England. In the whole of Australasia there are fewer people than there are in London. There are not more people than were in England in the days of Queen Elizabeth, and yet we have in Australia three large Universities, those of Sydney, Melbourne, and Adelaide, together with the smaller University of Tasmania and several universities in New

Zealand. I can assure you that the efforts put forward per head of population in the cause of University education have been greater in Australasia than they have ever been in England. In 1898, when I was Professor of Physics in the University of Sydney, I made it my business to look into the condition of every physical laboratory in England, and there was not at that time any laboratory in England, with the exception of that at the University of Cambridge, which was finer or better kept up than the laboratory which I had the honour at that time to administer.

I have already said that in considering the matter of standard you must consider it age for age, and the precise difference that exists between the Australian Universities and the Universities of Oxford and Cambridge is that the students, as a rule, are younger at Colonial Universities. They are, I believe, about two years younger on the average, and therefore the absolute standard for the Honour degree must necessarily be lower by an amount corresponding to that difference in age, because my experience as a teacher has been to show that the standard to which any examination reaches is really set by the candidates and not by the examiner. If you look at any list of examination results you will see that a certain number of students were passed and a certain number of students fail. It therefore shows that the standard was such that it could be attained year after year by a certain percentage of those presenting themselves—which is what I mean by saying that the standard is really set by the students, and their setting, of course, depends on their age.

We have heard something about the desirability of interchange of students between the Universities, but we must all bear in mind—as far as Australia goes certainly, and I believe what I am saying is really true of other Colonies—we must remember that we have to propose an exchange between classes of students who are not of equal age, and that would naturally imply, I think, that the greatest setting will not be from the English universities to the Colonial, but from the Colonial to the English universities. It is perfectly clear and obvious that a student who has attained a degree in his own University, and has passed through what I suppose we must all call the drudgery of the earlier stages of the University examinations, will not be willing to pass through such an ordeal again; and, therefore, if he is to be encouraged to leave his Colonial University after a certain sojourn there and to come to an English University, it must be because he is free to obtain his degree, or to follow up the study that he wishes to pursue without having to go through what, no doubt, would be the embarrassing formality of an elementary examination. And it is precisely on that ground that I think the Cambridge system, which was referred to this morning, of allowing students to enter the University without examination and without compelling them to qualify for a degree, except as a result of research, is one highly to be approved.

One of the most remarkable features of this Conference to my mind, is the unanimity with which we all seem to agree that education, to be right, to be real and thorough, must involve a certain amount of research. That is the thing which has struck me more than anything else. There remains the question what the Council is to do. We are all

agreed that an interchange of students under approved conditions is desirable ; we are all agreed that research is a necessary portion of education. But how are those students who wish to leave, say, the University of Sydney to go to the University of Cambridge? It may be within your experience that those who have the greatest inclination have not always the greatest means. And in practice, surely, does not the work of the Council boil itself down to increasing the facilities by which students in Colonial Universities can either go through other Colonial Universities or come to English Universities, or in the reverse case English students visit the Colonies in those cases in which they are not financially able to do so on their own resources? I believe as a matter of fact there are plenty of opportunities given now by every University to students from other Universities. If we look it up we shall find that it is already possible for any student to go to any other University that gives privileges. But there always remains the difficulty of the financial question.

That the 1851 Exhibition scholars have, as a rule, been a very great success, I can endorse that from my own experience of them. It has also been pointed out that Mr. Rhodes has given a large sum for a similar purpose. And it has been said that these sums are inadequate. Now, then, it seems to me that the duty of the Council will be to see if they cannot increase facilities similar to those provided by the Commissioners of the 1851 Exhibition. That is the essential question we have to deal with—What can be done to increase those facilities? It is not for me to suggest what the Council should do, but I say if any progress is to be made in this direction it must receive financial support. I do not see where the support is coming from, but we need support, and support has a way of coming when rich people get to know. And no doubt the first step towards that knowledge is for the Council to decide what form they desire such support to take, and to make their desire thoroughly well known.

SIR GILBERT PARKER, D.C.L., M.P.,

IN THE CHAIR.

The CHAIRMAN :—

It is unfortunate for us that Lord Strathcona, having another and important engagement, must keep it, and I have been requested to take his place. I cannot possibly act as a substitute, but I very willingly act as his deputy. And before we proceed further, may I say a word concerning the names which have been read out to you this afternoon in connection with the second resolution, which, as you will see, is—"The following persons be appointed to arrange for the constitution of the Council."

You will notice the names which have been submitted are not the names of the Council, but they are the names of what are practically the preliminary Executive Committee. It is quite clear that the Executive Committee must, as it were, be in a position to meet together. It would

be impossible, particularly at first, for the Council to meet together—the members of which are 3,000 or 12,000 miles apart. Therefore it has been considered necessary to limit that preliminary Committee to gentlemen resident in England who represent Universities here and others who are more or less associated with the Colonies.

As soon as the Committee has arranged for the Council and selected those people who, upon advice—upon competent and wise advice—will be asked to form the Council, that Executive Committee will cease to exist, and the Council itself will become the body which will appoint its own Committee. I feel it necessary to make this explanation, lest there should be some misunderstanding that there was not sufficient representation of the Universities of the Colonies upon this preliminary Executive Committee.

THE REV. J. P. MAHAFFY, D.D. (*Senior Fellow of Trinity College, Dublin*):—

I had intended to come forward at the end of the last resolution, because I was bound to give an account to you why, in this pamphlet* of answers to important questions, the University of Trinity College, Dublin, is silent. It was not from any want of zeal, but because we were under very peculiar stress and difficulty. We had to wait till the debate in the House of Parliament last night to know whether we should not be plundered of £11,000 or £12,000 a year under the new Land Bill; and if that had taken place, it would be very dangerous for us to offer large additions to our education in the face of so great a misfortune. Now that danger seems to be avoided, and therefore I am here to speak of what Trinity College may do. Secondly, we found, in trying to meet the wishes of the Colonies hitherto, we had not satisfied the wishes of the best of them. The things they were offered were not exactly the things wanted, and the reason we delayed in making our offer was to wait for the present Conference, and, understanding what exactly were the desires of the Colonies, we could then meet them with a perfect knowledge of the case.

The new Council will no doubt be able to give us useful information on this point. At all events, one thing they will talk of is post-graduate studies. Well, with great respect to the many people who have used that term, I greatly prefer in Trinity College to call them “advanced studies.” Advanced studies begin with us before the bachelor’s degree and continue long afterwards, and it may be found expedient that young men with degrees from the Colonial Universities should take up their course at the beginning of a great study, which is at the end of our second year, and then go on to what are called the honour degrees in a special subject, when I believe we should be prepared to give them not the degree of B.A., but the degree of B.Sc. or Bachelor of Letters. We hope, if they are properly cultivated when they come to us, that they will be able to prosecute the one subject which they have on their minds; but we shall take care to test them, not merely by the statement that they have made research, but by a good stiff examination,

* See footnote, p. 80.

to show what they know of the work of their predecessors. I have the strongest opinion that going into research without knowing the history of a subject is almost certain to be an idle pursuit. We have already offered scholarships to some South African students, especially in the Medical School; we are ready to offer more, and we hope that a great many Colonials will find it to their advantage to come and stay with us. We have some very willing and very excellent South Africans and Australians with us at present, and we hope we shall have many more.

It is said to be a common belief at Oxford and Cambridge that if a man knows everything about one subject he cannot know anything about any other subject. The great traditions of Trinity College, Dublin, are that we do not consider that any man knows one subject perfectly if he does not know a number of subjects round about it. And if a University education means anything, it means that we shall not educate even tradesmen in one faculty, but men who, in addition to their special faculty, shall be obliged to know the general lines of human culture. Professor Threlfall said he wished to speak on the fact that, age for age, the students in Australia and other places were as good as students here. But if he had known anything about horse racing or other such amusements, he would have known that a three-year-old in Australia is a very much older horse than a three-year-old in England. The Australian boy at sixteen is, I take it, as old as the English boy of eighteen, on account of the climate and other circumstances, and that is also the case in Ireland. I should feel rather ashamed of an Irish boy of seventeen who was not able to beat an English boy of nineteen. So that if these young gentlemen in our highly developed Colonies want to meet with proper matches of the same age, let them come to us. We will give them a distinctly lively course. We will give them what the President of Magdalen said—the distractions and amusements of great colleges, clubs, and societies; and that will be to them of great value as it will be to us, as we should get the new ideas which they would bring.

I am impressed by the fact that this movement is going back from the modern time into the mediæval. The whole trend of modern Universities in our generation has been examinations. Now they discover that the mediæval idea of teaching, not examinations, is the really important thing. We are going back to the teaching. The plant of modern science is very expensive, but that is not the real plant of a University; the real plant of a University is a great teacher. And I do not see how you are going to have a large number of great teachers unless your philanthropists, who are taking every pains to let the boys be educated for nothing, will also take pains to give a high position and a handsome income to the teachers who are to educate them. Until we make the ambition of teaching as great as that of a lawyer, a soldier, or a politician, the great intellects of the country will not take up the teaching profession. If there is a division of the property of Oxford and Cambridge into a number of small salaries, the danger is that third or fourth-rate men will get fellowships, and teach first-

rate young men ; whereas, what we want to do is to get the pick of the country to do that work, and in all recent benevolencies and generosities I see this great flaw. If we had what we ought to have—great teachers scattered over the Colonies, and England, Scotland, and Ireland—then, indeed, the moving of students from one to the other would be a matter of absolute necessity. They would go from one University to another to learn from a great teacher.

And this will lead to another step in the co-ordination of Universities, and that is, I hope in the future we shall have not only interchange of students, but an interchange of professors. There are many subjects which do not require an expensive plant, and which the professor may carry with him in his head. Nothing could be more important than that the great men from over-sea should come to us, and that the great men from us should go and spend a year or two in teaching their views to the students of the over-sea Colleges and Universities. I know it, practically, because I think there are in Dublin medical men and men of science who find the teaching of schools in the United States of America so good, that after their sons have got their education in Dublin they send them to the practical schools in America. I do not see why that should not be a great object of this University movement.

Let me conclude with one caution. I hear all kinds of boys talking about going into original research. I do not think they know what original research means. Original research means great new ideas, and until a man has learned his subject thoroughly and for years, he is not competent to know what is original research and what is not ; and I sincerely hope when you talk of this subject you will talk of research, which any boy can do under his master, and not of original research, which only belongs to the great leaders of science. I knew a boy of fourteen who told me that he had already chosen the medical profession and he was preparing for it. I said, "How are you preparing for this profession ? I suppose you are reading botany and zoology." "Oh, not at all, I have never thought of that, but I have given up Greek." That's the kind of thing we hear about boys who go in for original research. Let me caution you against these mistakes. Let us have no nonsense, but if we adhere to the great traditions of the Universities, and if we stick to the fact that all human knowledge is homogeneous, and that all educated men ought to have an opinion on many subjects, I believe this movement cannot but lead to lasting and great good to the Empire.

The CHAIRMAN :—

You will forgive me if I respectfully suggest, as time is extremely limited, that the speeches should be short. We have a number of speakers yet to address us, and inasmuch as we must adjourn within an hour or an hour and a quarter, I feel that it is only a proper warning to give in order that no one shall be neglected, and no part of the Empire be left out. In this connection let me say that there should be

another representative added to the list which has been placed in your hands. Only to-day we received the name of the representative of the University of Tasmania. That completes the cycle, with the exception of Melbourne University, which, though represented on the General Committee, is not represented here.

Mr. ALFRED HOPKINSON, K.C., LL.D. (*Vice-Chancellor of Victoria University and Principal of Owens College, Manchester*):—

I think it is not unfitting that one of those who represent the Universities and Colleges which have been growing up, some of which have now been in existence for fifty years in the great centres of population in England, should say a word or two on the relation of these Universities to the question which we are now discussing. We know perfectly well that our very existence depends on the support which is given through local and municipal feeling in the districts in which we are placed, but if we regard ourselves simply as local or provincial Universities—I know I am speaking the view of my colleagues who represent those Universities and University Colleges—we shall be falling entirely short of the ideal which we have placed before us, and neglecting one of the most important duties which we ought to perform.

One great point in our modern Universities which have grown up in the large towns is this—that, although I believe we are doing our best to retain a firm hold of the best of the ancient traditions, at the same time we can make ourselves as adaptable as possible to new conditions. And here I should like to mention three practical points in respect of which I think we could do good work and draw ourselves into closer relationship with the Universities in other parts of the Empire. As regards all three we have already had some experience, and in a quiet way we have already been able to accomplish some useful work, and with larger resources we shall be able to do much more.

The first point is, that we ought to have a free interchange of information and advice between the heads of the Universities in various parts of the Empire, with regard to appointments on their teaching staff. In all our new Colleges and Universities we have a large body of what we may call junior staff, the younger men who are occupying appointments which are not of such a character as would be suitable for men who have achieved distinction to retain for any long period. What we want is rapid circulation amongst men of that class as soon as they have proved what they are capable of, and I am glad to know that at the present moment at the McGill University there are two gentlemen holding professorships who were formerly teachers of the College over which I have the honour to preside. We ought to have that close intimate relationship which will lead to circulation of the teaching staff.

The second point is that we should have in all our Universities very convenient arrangements for those who wish to pursue research of some kind or another. We have already in my own University or College, whichever you like to call it, a system of research studentships and

fellowships. In one subject alone, chemistry, there are now twenty-five students who have already taken their degrees at various Universities and who are pursuing original research. This kind of arrangement we ought to see made reciprocal and general. The fees charged are low, the freedom given to such students is very large, the door is open to all who choose to come to show that they are able to pursue work of that kind with profit and success. It is very expensive work. You have to supply the rooms, you have to provide appliances, you have to charge very low fees; but it is work for which we claim and I think we are entitled to larger support, and I hope it will be reciprocal work. I shall not be satisfied till we see from my own College of Manchester, as has been suggested by the Vice-Chancellor of Capetown, students going to study astronomy or ethnology in the University over which he presides. The 1851 Exhibition Commissioners, as has been pointed out, to some extent already provide for the support of work of this kind in an admirable manner. We are glad to know that we have, within our walls, Colonial students working at research with those Exhibitions, and we are able to send out to other Universities those who have proved their capacity in our own.

And the third point is that—apart altogether from the promotion of original research in physical science, we have to deal with the case of many who will be far better for going to another country to learn something of the actual life of people under different conditions from those in which they were brought up. In economics particularly, and social science generally, good work of that sort may be done, and I for my part should be extremely sorry to think that the work of Universities in our great towns was to have for its main object to learn methods of making goods to undersell the Germans or to find means to persuade people to buy our goods in preference to the goods of our competitors; excellent objects to achieve if possible, but not the special work for a University to have in view. Those are secondary matters compared with the great object of Universities, which is training men to render useful service, to take their proper positions and do their proper work in life. With regard to the term "University," after all, is not the historic and proper meaning, though perhaps not the etymological, that the University is a place open to all comers who are fit to come and make use of the education given therein? That is what the term "University" historically means. And was not the University based historically on the idea of a number of nations united together? That is what I hope may be our case—that we shall not be local and provincial, but that we shall draw students by suitable and liberal arrangements to interchange freely, though not too rapidly, and after a due amount of study, coming from one University to another.

We cannot read the biographies of any one of the great scholars who advanced knowledge in the sixteenth or the beginning of the seventeenth century, without feeling how much the advancement and the revival of learning in Europe was due to the fact that those scholars passed freely from one University to another. I believe now, at the opening of this new century, we are probably at the outset of

another great movement—I will not say for the revival, but, at all events, for the advancement of learning. What has been accomplished has been due principally, no doubt, to the individual labourers, the almost solitary work of the great men of science and investigators of the last century; but the step forward now will depend more upon united action, the gathering together what the individuals have contributed, and by stepping forward, not as isolated Universities or as individual nations, but as one great commonwealth in learning and in science.

I was glad to hear what fell from our Chairman this morning—that united action to promote the progress of knowledge is to be regarded not merely as a question of the British race, but of the whole world. At the same time, a first step has to be taken if it is to be done practically and effectively, and in the case of our Colonies the movement forward is far easier than in the case of other nations, for—to use the old quotation which was applied to the relation of Greece and the various colonies of Greece—it is far easier to secure common action when the people who are working together are people of like tongue, of like blood, and of like manners and customs.

MR. JOHN WATSON, M.A., Ph.D. (*Professor of Philosophy in Queen's University, Kingston, Ontario*):—

I am a graduate of Glasgow University, but I have been in Canada for thirty years. I think, therefore, that I know something about the feeling in the Old Country, and I know something about the feeling in the Colony. Principal Peterson has suggested to you what perhaps might seem rather a novel idea at first, namely, that it was possible that young Englishmen might come out to the Colonies to study. Well, I think it is quite possible in such very exceptional circumstances as the scientific department of McGill University, which has been so magnificently endowed by the public-spirited and wealthy men of Montreal; but I think you would make an entire mistake to suppose that it is possible as a rule. I do not think you will have half a dozen students going from England to the Colonies in ten years. I feel certain there is not much outlet that way. On the other hand, I see no reason why there should not be a very great increase in the number of students who go from the Colonies to England; and I think it would be a good thing for the English student, and a good thing for the Canadian.

I find in Canada an extraordinary spirit of loyalty to the Empire. It is simply marvellous. When I first went out, my notion was that Canada ought to become part of the United States and have done with it. I make the confession now that I have absolutely changed that view, and I have come to that opinion because I feel that the whole sentiment and the whole history of Canada is such that the thing is an impossibility. I assure you it makes quite a difference to stand at the circumference and to stand at the centre when you are considering a question of Empire. It seems to me that you come to realise much more fully and forcibly what it is to belong, or not to belong, to an Empire when you come from a

Colony than when you are at home ; therefore, when I see some of our young men going to the English Universities, it can work for nothing but good. It will certainly give the English undergraduate an idea of what the actual feeling is in the Colonies, and I think it will react on him. On the other hand, I am entirely averse to the sending of our Canadian youths to get all their University education in England. I think it would be disastrous. A Canadian, or any Colonial, should not go from home until he is somewhat mature. I am perfectly clear in my own mind that the time for the colonist to go is after he has taken his degree in his own country.

You have heard from various representatives of Colonial Universities remarks that, I take it, show they are a little touchy about the manner in which their Universities are viewed. The reason is plain enough. For example, supposing a student graduates in our University and wishes to go to Oxford, he must begin all over again. That is absurd. The ordinary degree in one of our Canadian Universities is quite as good as the ordinary B.A. of Oxford or Cambridge. I have known men who have been through both. This Council, when it is appointed, will have to take it for granted that the Colonies will not be satisfied unless it be recognised that their degree of B.A. is equal to the pass degree of the English Universities. With that assured, there can be profitable prosecution of study-research if you like. I am greatly in favour of research, but I am astonished at the narrow view of research that the ordinary scientific man takes. He seems to suppose that there is no research unless a man is working with chemical test-tubes, or something of that kind. I entirely dissent from this view. You can have research in any subject. It all depends on the spirit which you bring to it. Someone made the remark—I do not remember who, but it is a very correct one—that it is a great mistake to get young men to begin research too soon. They should have a solid basis before they begin research, but when you have got it—or rather, in a sense, before they have got it—then by all means let them pursue their particular study. But research applies to all study.

I suppose what we teachers have to do in the first place is to put young men at the point of view that we have reached ourselves. That is the first thing, and further, if we have got the genuine spirit of inquiry in ourselves, we should seek to get it into them. If we can do that with the ordinary student, if we can get him to know what has been done already, and get him to feel that he ought to try and make it his own, we have already put him in the way of research. If you give him further opportunity of study, he is likely to profit by it. But how is this further opportunity to be had ? Many of our colonial students are poor. There is no doubt that one of the speakers was right when he suggested you have simply to give scholarships. It is scholarships, scholarships, scholarships—that is my notion of what can be done. I think, therefore, that it is perfectly clear the main influx must come from the Colonies to the Mother Country. It is no use thinking of the other, and I will give you one reason why I think it objectionable.

I come from Ontario. Queen's University is one of the two main

universities in Ontario, Toronto University being the other. Now, Ontario is going this way. The Board of Education has so regulated the studies in the High Schools that in the course of a few years there will be about one student taking Greek in each of the schools. That is the fact, and I believe that Latin will follow. I believe in practical education. I believe in education being thorough and all round, but I do not understand why the study of classics, which is the key to all historical study of an ancient kind, should be entirely dropped out of use in our schools. But, as that is going to happen, I should like to see some means adopted by which our young men might go to Oxford and Cambridge. It is a strange assumption that because we have widened our ideas of what education is, and taken in more subjects, we are now to say the old studies have had their day and have ceased to be.

Mr. T. HERBERT WARREN (*Acting-Vice-Chancellor and President of Magdalen College, Oxford*) :—

I rise for one minute of explanation, for the purpose namely, of calling the attention of gentlemen to page 14 of the pamphlet* in their hands, which will show that at Oxford, at any rate—though I think they will find it is practically the same at Cambridge and London—considerable allowance is made for those students from Colonial Universities who have gone through a part, and still more allowance to those who have gone through the whole, of their studies in the Colonies. I do not say that we ought not to go further in that direction ; and one thing the Council may do is to consider how far we may go in that direction. But it is not the case that we do not recognise the need ; we recognise already to a considerable extent study done at a Colonial University.

SIR WILLIAM RAMSAY, K.C.B., LL.D., D.Sc., F.R.S. (*Professor of Chemistry in University College, London*) :—

Perhaps I am in an unique position as compared with all the speakers who have addressed you, and that must be my excuse for venturing to trespass upon your time. There is in this room a number of my friends who are the very people you are discussing—students from Colonial Universities. They are working in my laboratory at this present moment ; and with that reverence which characterises University College, the room in which they work goes by the name of the “Home and Colonial Stores.” I wish to make a few remarks following up those which Lord Kelvin made earlier in the morning.

I think he hit the nail on the head in attempting to make any University relations depend upon a point which I think has not been sufficiently emphasised. It depends on the man ; students from Colonial Universities are in the habit of moving about from one place to another—Germany, France, Norway, Sweden and Holland. The reason is that in each University there is a particular man they go to work with ; and where there are first-rate Professors, eminent in their subjects, the

* See footnote, p. 80.

students will go. If we had such men the students would come. A remark made by one of the other speakers is also a very important one—that when you get such able men you must pay them well; the reason being that if you do not offer sufficiently high inducements to clever young men to take up the scholastic profession in its highest branches they will devote themselves to other branches and never enter it. So the question resolves itself into two heads. Offer sufficient inducements in the way of salaries to attract the very very best brains you can get in this country, and the students will follow; they will go where the brains are to be found.

Another point I should like to make, and which I have some diffidence in mentioning, is the fact that the question of Indian Universities has been entirely left out. I have no doubt this was deliberately done. I should like, however, to press upon the Council, when appointed, the very great importance of devoting a not inconsiderable proportion of their deliberations to this question. Anyone who knows the Indian Universities will recognise in them an imitation of what London University used to be in the year 1858; they have hardly grown with the times. There are five such Universities which are purely examining bodies. There is a number of affiliated colleges of all ranks of efficiency; and the system is acknowledged to be a very bad one. There has been, as you know, a Commission lately appointed to see if anything could be done to improve their condition, and that Commission has issued a report, which in my opinion, does not touch the fringe of the subject. The changes required are much more radical than those which have been suggested, and I hope the Council will approach the question of Indian Universities in order to see if anything can be done to improve University education in India.

Mr. H. DEAN BAMFORD, LL.D. (*University of New Zealand*):—

The motion now before the meeting is simply the practical corollary of the motion which was passed unanimously this morning, and since the first motion has been fully discussed, and we are all agreed upon the point, there is no use in my reiterating arguments which have already been placed before you. I merely desire now, on behalf of the University which I have the honour to represent—the University of New Zealand—to place on record the concurrence of that University with the present scheme. I need hardly say that such a scheme would benefit New Zealand equally with the other Colonies, and it is my earnest hope, as representing the University of New Zealand, that a very great practical outcome will be the result of the appointment of the Council.

One point about this discussion has struck me as rather curious, namely, that until this afternoon the question was almost entirely approached from the point of view of science. I had intended to refer to this at length, but after the remarks by the eminent representatives of Oxford and Trinity College, Dublin, I will not presume to add anything more, except to say that to confine ourselves to science, purely and

simply, would be to place a very narrow construction upon the resolution passed this morning. There is no reference there to science, nor does the resolution deal solely with the question of research. The resolution reads thus :—

Such relations should be established between the principal teaching Universities of the Empire as will secure that special or local advantage for study, and in particular for post-graduates' study and research, be made as accessible as possible.

It would, I think, place a very narrow construction upon the resolution, if the incoming Council were to devote their attention solely to scientific subjects.

As regards the resolution now before us, since I have been in England I have discovered that a great many more facilities are available to Colonial students than is generally known in the Colonies, and it seems to me that if the Council which is about to be appointed were to do nothing more than collect and formulate facts for the benefit of Colonial Universities it would do a very valuable work indeed. In addition to this work it will be able to collect information regarding the different Colonial Universities. Before any complete reciprocity can be established between the home Universities and those of the Colonies, it will be necessary to have a far more accurate knowledge than we have at present. The different Universities will require to be compared. We require to have some knowledge as to how they are managed and how they are worked in their different departments. To take a single instance, my own University of New Zealand has its degree examinations set and corrected by examiners here, the foremost men in England being chosen for the purpose. It would be interesting to know whether any other colleges adopt the same course. Other facts of a similar nature should be collected and put into a concrete form by the Council, and in getting information of this kind I think the Council would be doing very valuable work.

There is only one other matter upon which I wish to remark. The advantages flowing to the Colonies from this scheme are so obvious that there is no need to refer to them; but I think that advantages would also be secured to England directly and indirectly. Not only, as has been pointed out, would the standard of teaching and general education be increased, but I think that a scheme of reciprocal University education throughout the Empire, or even a considerable portion of it, would do a very great deal towards democratising education. And that is one of the best works which has to be performed in the future.

SIR DYCE DUCKWORTH, M.D., LL.D. (*University of Edinburgh*):—

In speaking on behalf of the University of Edinburgh, my remarks shall be very short, and chiefly for the reason that I represent on this occasion a University which is known for many years to have opened her doors perhaps more largely to Colonial students than any other in

the three Kingdoms. In my own time there was certainly a very large number of men who came from all our Colonies, and during the past thirty years those numbers have largely increased ; especially have they come from Canada and from South Africa. Indeed, a very large Africander contingent has been a peculiarity amongst the undergraduates of the University of Edinburgh for many years.

The arrangements, I think, in all the Scottish Universities readily lend themselves to the convenience of undergraduates coming from the Colonies. The attractions to these Universities have generally been the presence of men whose eminence as teachers has made them known beyond the limits of these three Kingdoms, and their fame has drawn men from all parts of the Empire. With the multiplication of Universities and the spread of teaching institutions, we may perhaps not find so many eminent men collected together in these Universities as was the case thirty or forty years ago. That, of course, varies from time to time. We know that great teachers are not always to be found, but there can be no doubt that wherever there is a great teacher at work there will be plenty of students to listen to him.

I am quite sure that not only Edinburgh, but all the Scottish Universities, will be ready, more now than ever, to open their doors and to make convenient arrangements for what is called post-graduate instruction on the part of Colonial students. The conditions are not hard, and the arrangements already existing are such that they can be conveniently met. I need say no more than assure this assembly, on behalf of the University of Edinburgh, that the arrangements designed or approved by such a body as this will be loyally accepted, and that my University will be among the first to take advantage of, and provide every means in its power, to promote the object for which this Conference is gathered.

The CHAIRMAN :—

Nearly every Colony has been represented by the speakers, but if Professor Horace Lamb, representing Adelaide University, is present, I should be very glad if he would speak. (*A pause.*) I believe Professor Lamb is not here. I would suggest, as a number of Universities in Canada are represented here, the representatives of which have not yet spoken, that the representatives of Acadia University, of Dalhousie, McMaster, Ottawa, Bishop's College Lennoxville, Manitoba, King's College, Windsor (N.S.), might speak, confining themselves, if they will allow me to say so, to a very short period of time. I am sure the meeting will be glad to hear them.

The Rev. J. P. WHITNEY, D.C.L. (*Vice-Chancellor of the University of Bishop's College, Lennoxville, Quebec*) :—

I sincerely trust that this Council will take a very large view of its powers. I should be sorry indeed if it were to consider that, in arranging for every facility here given for post-graduate or advanced studies, it was doing all that was necessary in this great work. So

far as my experience goes, which is only that of three years in the Province of Quebec, a great many difficulties of Colonial education lie very near the root, or rather in the lower than in the higher stages, which are more particularly likely to be benefited by the arrangement proposed.

What I should like particularly to see this Council do would be to act as a bureau of education for the whole of the Empire, and, if it were possible, to do something, say, for instance, in making arrangements for matriculation at most of the Universities. This would very much facilitate the imperial work of education. In addition, I think that the Council ought to try and do something in the direction of what has been done in England on a comparatively humble scale by the Teachers' Guild. I take it the Colonies have a very unique opportunity of avoiding many of the disastrous mistakes that have been made in education in the Mother Country. In the Colonies, if only the opportunities are properly used, we can have in every single Colony a systematic scheme of instruction without running into those various ramifications which obtain in England, and if anything can be done by this Council to arrange that, so far as possible, the whole educational work of the Empire should be co-ordinated with due regard to local differences, I imagine nothing would be more beneficial.

And then there is the great work of seeing that the whole position of students and teachers is more worthily recognised than it is at present. In particular I think a few years engaged in English education or at an English University is of invaluable good to anyone who is proposing to take up the work of education in the Colonies. We want for Colonial education, not Englishmen like myself, who have gone out, and have gone out with the very best intentions, but we want men who know a great deal more about Colonial life, and at the same time we want men who can lay hold of the priceless privilege of the traditions of English education. I think therefore, that any suggestions that this Council can make with regard to the general training of teachers would be of invaluable service.

Mr. F. B. JEVONS, D.Litt. (*Sub-Warden of the University of Durham*):—

I only wish to occupy two minutes of the time of the meeting in calling attention to the enormous waste in the world of Universities at the present time. It is a waste partly due to the division and subdivision of intellectual work, and partly due to the false traditions which maintain that a University is a place where all things ought to be taught or are taught. The waste is twofold. In the first place you may have a most accomplished representative of learning lecturing possibly to two or three men, perhaps only to one, perhaps without getting anybody to attend the lecture at all. On the other hand you may have undergraduates who would be willing to attend the lecture of the best professor, and the best professor does not happen to be a professor in their own University, and they have no means whatever of migrating from their own University to that University in which there is the prince of their profession.

It seems to me that the development of Universities is now approaching to a new stage, in which what is truest and best in the past will be developed still further—the idea of a *Universitas* or a corporation. And I trust we may look forward to a time when there shall be one corporation of learning throughout the whole British Empire, and what are now called Universities shall be each of them representative of some department, or several departments, of learning. If that can be attained, and we can have interchange of students and interchange of professors, and perfect freedom of movement from one branch of a University to another, then we may hope for some considerable advance in learning in the Empire.

MR. THOMAS HARRISON, M.A., LL.D. (*Chancellor of the University of New Brunswick*):—

I speak for the University of New Brunswick. New Brunswick is a Province founded in 1783 by the United Rules. Very shortly after the arrival of this Commission in that country, then a barren wilderness, they conceived the lofty ideal of a provincial seminary of arts and science, to be situated in Frederick's Town, and, as early as the year 1800, they obtained a Royal Charter, so you see that we have already celebrated our centenary.

Our University is part and parcel of the Public School system. The Public Schools prepare for the High Schools; the High Schools prepare for the University. We enjoy affiliation with the ancient Universities of Oxford, Cambridge, and Dublin. We have certain privileges from Edinburgh; but owing to our proximity to the great University of Harvard, the greatest inducements are offered to our promising graduates to go there. The man who takes his B.A. at Harvard, or is admitted to the fourth year of the undergraduate course without examination, in one year becomes a B.A. at Harvard, and if he is of the right stuff he gets employment. Harvard has some 3000 or 4000 students; it has assistants and instructors and other aids to teaching, and some of our most promising men are permanently in Harvard in the capacity of instructors. No doubt the facilities that will be offered by means of this gathering will induce our men to seek English Universities rather than American. I am very much obliged to the American Universities. They are very liberal; liberal in their terms. They allow a great option in study, and they supplement these offers by exhibitions or scholarships. We graduate about twenty-five men in the year, and three or four—and last year five—of our men have gone to Harvard.

I would like to say for myself that I am a Canadian by birth. My grandfather was one of those landlords who came out in 1783. I was born on the place that he cleared, just a wilderness, and at the age of nineteen—in my nineteenth year—I was sent to Trinity College, Dublin, simply because my grandfather came from Ireland. I have enjoyed all my life the immense advantage of the friendship of that great man at the head of Trinity College. With the exception of the five years of my life which I spent in Trinity College, the rest has been spent in Canada, and all

through those years that venerable man has never ceased to correspond with me. From year to year he has dropped me a line "just to keep me in touch with Trinity." I am over here partly on account of this Conference, and partly because they have instituted in Dublin a scholarship re-union. I was elected a scholar in 1843; I was invited over to meet the scholars in 1853, and so on to 1903; I mention this to show the influence of the Universities here. Our first President was from Oxford and our Professor of Classics was from Cambridge; we have had a Professor of Economics from Edinburgh, a Professor of Mathematics from St. Andrews, a Professor of Philosophy from Glasgow. And so we are bound up with each other—the younger with the older Universities.

The CHAIRMAN :—

I now have great pleasure in calling upon one whose sympathies with this movement have been marked, whose advice and co-operation have been invaluable. I shall call upon one whose labours also in the cause which we have at heart, co-ordination of education, and more particularly the application of science to industrial life, are known to every citizen of the United Kingdom, and to all who are interested in education throughout the Empire. I refer to Mr. Haldane.

The Right Hon. R. B. HALDANE, K.C., M.P. :—

In bringing this discussion to a close, I have been asked, to touch upon the more general aspects of this controversy. Speaking for myself, I can only say that this Conference fills me with a peculiar emotion. Ten years ago there were those of us who dreamt of a time when the education of the Empire might be co-ordinated, and yet it seemed to us that a conference of this kind was but a dream, almost beyond the reach of what was practical. Well, the Imperial sentiment has moved rapidly. The Empire is now one in a sense in which it was not one before, and among the fruits of that growth we witness the possibility of this conference.

I think there are various meanings which attach to that somewhat loose and elastic word, federation. There are those who believe in and dream of a legislative federation, a parliamentary federation. There are those who think that an executive federation—a federation in the arrangements by which our Crown obtains its advice—may be brought about. There are those who believe in the possibility of a legal federation, under which there might be a supreme Imperial tribunal which should be the ultimate resort of all those who sought justice throughout the King's dominions. There are even those who whisper about inquiring minds upon the subject of a fiscal federation. But whatever may be covered by that elastic term, we to-day have got before us yet another kind of federation which has sprung not only into a possibility, but into a very practical possibility by the tone of this Conference—I mean the educational federation of the Empire.

Believing as I do that the possibility of federation rests upon sentiment,

that it can never be more than what you may call a constitutional clothing of a reality which is a sentiment and depends upon common sentiment, I for one attach the deepest importance to the gathering which we have had to-day. We have had the representatives of the Universities of every part of the King's dominions breathing a common feeling and speaking a common speech. Our ideas have turned out to be the same, our aspirations have turned out to be the same, we all seem to desire that the Universities should take their part in raising the intellectual level of the nation in its widest sense, and that there should be the free circulation of our intellectual capital. That would be done in different ways and in different places. My dream is to see this great British nation in its different parts, with its great common constitution, co-operating for a common end, but co-operating with the developments which are peculiar to the soil and to the branches of the people, and that you may have in education just as well as anything else.

Your great Universities across the Atlantic have done splendid work in many departments of research. Well, the soil, the climate, the tastes of the people, yes, and the commercial aspirations of the people, because you can never leave that out of account in dealing with the question of education, these are the root and source of much of the energy which is thrown into education. These aspirations, varying in different places, all tend to give a different complexion—a different intellectual complexion—to the University feeling in each locality. For my part, I should like to see a state of things in which we should have the Universities of Canada and the Universities of Australia developing together features which would make them sought by students from other and more distant parts of the Empire. I should like to see a co-ordination in which special subjects should be pursued with special power and special distinction in special places. The universities of the nation, while fulfilling a common function, should not necessarily be moulded in precisely the same fashion in every quarter, but we should get real co-operation in the education, not of localities, but of the English-speaking nation as a whole.

Now we are here to-day to discuss very practical matters; to discuss what is nothing short of the steps by which we may advance towards the realisation of our idea. I feel for myself that we best attain to a common understanding by the definition of common lines of action, and yet by a common understanding and a common definition which are not too precise. It would have been impossible at the commencement of this Conference for any individual one of us to have defined exactly what we were all likely to mean, and yet I venture to say that the course of to-day's proceedings has made far more definite what in the morning was rather a vague aspiration. Some of us now feel that there are common lines which we can pursue, that there are practical steps which can be taken towards the fulfilment of the end which we have in view. It may be that that will assume the form of a system of Imperial scholarship which will enable the student to go to such part of the Empire as seems best to him for pursuing the particular branches of study which he has selected. It may be that it will, in addition, assume a form of development of post-graduate research

—because I think that the supply of this would cut at the very root of the deficiency of British education. I do feel that in the development of post-graduate research in different forms and with special qualities in the different parts of the Empire, you may have what will give the organic plan which that great system of Imperial education which we aim at developing must have before it in the future. You cannot separate these considerations; they must all enter in.

But whatever the result, at least to-day we are a step further on towards doing that which, as a people, as the great English-speaking people, we need more than anything else. We have got the splendid energy of our race, we have got the power which is ours, in a unique degree, of adapting ourselves to new conditions, of overcoming difficulties which to others might even seem to be insurmountable, and yet we have been deficient in the capacity of organisation. What we have lacked in this country, somehow, has been the thinking faculty, and it is the work of education to develop the thinking faculty in a nation. And never before was the thinking faculty so much needed as to-day when the weapons which science places in the hands of those who engage in great rivalries of commerce leave those who are without them, however brave, as badly off as were the dervishes of Omdurman against the Maxims of Lord Kitchener.

Our work is to endeavour to do something practical in that direction—something which will lead to the production of the great men of whom Professor Ramsay spoke—the great men who come not by accident but as the product of the development of academic civilisation, and what we have to do is to take such steps as will make the uprising of those great men possible, not in one place, but in all places. I hope that you may give us from Canada another Kelvin, from Australia another Darwin, from South Africa another Faraday. All these things are within the hopes—the practical hopes—of the future, if only we are in earnest in this great question of education. And I for one congratulate myself, and I congratulate you, on the spirit of this meeting. It has shown that we possess what Goethe used to call “*was uns alle bündigt, das Gemeine*,” that common quality without which men cannot act together, but by means of which when present men of different mind and different temperament, but with a common purpose, can emerge united and successful in the accomplishment of a great thing.

The CHAIRMAN :—

After the admirable speech we have listened to, I think you will agree with me that it will not be necessary to continue this Conference. Mr. Haldane has rounded off the great question in that manner which is his own, and with that breadth of view for which he is remarkable. There is little more to do for me as the Deputy-Chairman but to thank you for your attendance here, and to say that if the faith was great which prompted me at first to attempt to call this meeting together, the faith would have been much greater which would have suggested that this meeting should have been carried over into two days. With

a sort of fear lest the general principles which belong to this first meeting—for it should deal only with general principles—might not warrant a two days' discussion, I, with a certain amount of discretion, which in some is called valour, limited the Conference to this one day, which I trust you may not think has been inadequate in the circumstances.

The Chairman then put the resolution which was carried unanimously.

Mr. W. PETERSON, C.M.G., LL.D. :—

I would desire to propose a vote of thanks to the Chairman of the afternoon, Lord Strathcona. We hope he may be long spared to give the results of his wonderful success in life to the Empire at large as well as to the country which we hope he will not forget. I should like, also, to include Sir Gilbert Parker, and to thank him not only for the way in which he has fulfilled the duty of Deputy-Chairman, but also for having conceived and brought to so successful an end this great gathering which we have been all celebrating to-day.

The CHAIRMAN :

I will not detain you long. I merely want to say that my gratification is very great indeed. Mr. Haldane has said that he is touched with emotion at seeing so many people gathered together, representing educational interests from all parts of the Empire ; but his emotion cannot in any sense equal mine ; for I sat, as it were, for weeks—I may almost say for months—like a spider at the end of a telegraph wire not knowing when I would be shocked, not knowing when some refusal would come from some University not perhaps quite understanding the mission of this Conference. I am glad to say that no University of the Empire is unrepresented on the General Committee ; and I am glad to say that only one is not represented at this Conference. To me it is a source—I will not say of pride—it is a source of the deepest gratitude, because I have held always that Imperialism should not be a thing of words, it should not be a thing of drums and flags, and it is our duty to see that it is not a thing of rags and tatters.

I have felt that if we could not federate by constitutional means in a Parliamentary union we at least could do it upon one broad policy, where rivalries are always and must be submerged in the greater issue and where there are no questions of parties : that is, the broad question of education which represents the uplifting, the raising, of the whole standard of civilisation and the moral conduct of nations. I hope these are not large words ; they are only meant to convey to you that in attempting to bring this Conference together I have done it with no little purpose of my own behind, but, so far as I might, to help to serve the general interests of the Empire into which our hearts go, whether it is in Australia, the Cape, Canada, or elsewhere, with a desire to do something which is not wholly selfish, but is for one common good and towards one common end.

The Conference then terminated.

OFFICIAL REPORT

OF THE

ALLIED COLONIAL UNIVERSITIES DINNER.

On the evening of July 10, the Allied Colonial Universities dinner took place at the Hotel Cecil. The Prime Minister presided, and the guests included, in addition to the university delegates, many heads of colleges, and men prominent in educational and scientific work. The more important of the learned societies sent their presidents, and the different departments of State their chief permanent officials. Every profession was represented, and among the company were bishops, judges, eminent physicians and surgeons, leading lawyers, Royal Academicians, men in the front rank of literature and journalism, as well as several members of both Houses of Parliament, and many graduates and undergraduates of Colonial universities. In all over 400 guests were present. The thanks of the Committee are due to those great-minded men whose generosity made possible so unique an Imperial gathering.

THE PRIME MINISTER'S SPEECH.

After the customary loyal toasts had been duly honoured, the Chairman rose to propose the toast of the evening, "The Universities of the King's Over-Sea Dominions." He said :—

MY LORDS AND GENTLEMEN,

We here are, if I may venture to say so, a gathering remarkable in the individual capacity of the members who compose it. But I think we are still more remarkable taken in connection with the central idea which has brought us together. It is not merely, or simply, or chiefly that there are in this room representatives of scholarship, of science, of all the great spheres of activity in which modern thought is indulging itself. It is that we are here representing what will turn out to be, I believe, a great alliance of the greatest educational instruments in the Empire—an alliance of all the universities that, in an increasing measure, are feeling their responsibilities, not merely for training the youth which is destined to carry on the traditions of the British Empire, but also to further those great interests of knowledge, scientific research, and culture without which no Empire, however materially magnificent, can really say that it is doing its share in the

progress of the world. I think that we who in this room belong to the old country, and who were educated in the older Universities of England, of Scotland, or of Ireland, have great reason to be proud of those who may be described as our educational children—I mean the universities of the other portions of the Empire.

We boast community of blood, of language, of laws, of literature, but surely we may also boast, and with not less reason, that the ideals of education which have worked a great work in the old country are now doing their work among its younger children, and are carrying on in all the self-governing portions of the Empire work like that which they performed in the parent country. In the few sentences which I have uttered I have already mentioned two subjects, each of which, separately, has been exercising the minds, at all events, of people on this side of the Atlantic—the ideas of education and the ideas of Empire. We have been quarrelling—it would, perhaps, not be too much to say that we are still quarrelling—over both. I ask you to consider them in conjunction, but I hope that the two elements brought into this chemical composition will prove less explosive than they do in their separate and individual character. At all events I am certain that nothing I shall say will hurt the sentiments even of the most ardent opponent of the Education Act passed through Parliament last year, or will in the smallest degree anticipate that interesting discussion upon tariff reform with which it is promised us that the autumn is to be occupied. I mean to talk of education, and I mean to talk of Empire; but I trust and believe I shall tread upon nobody's toes, and that partly because on an occasion like this, in which universities and not schools are concerned, I think I am justified in treating very lightly that part of the great educational problem which touches upon secondary education. I confess that, for my own part, I have never been able to make a theory satisfactory to myself as to what is or is not the best kind of education to be given in those great public schools which are the glory of our country, and which, in their collective effect upon British character I think cannot be overrated, but which are subjected, and perhaps rightly subjected to a great deal of criticism as to that portion of their efforts which is engaged on the strictly scholastic and technical side.

I cannot profess myself, individually, to be satisfied with the old classical ideal of secondary education; and yet I am not satisfied—perhaps I ought to put it more strongly and say I am still less satisfied—with any of the substitutes that I have seen. I have heard the old system defended on the ground that the great classical languages contain the masterpieces of human imagination which have never been surpassed; and of course that is true. But I do not think we can defend classical education in the ordinary great public and secondary schools of the country on that ground alone. You have, after all, to make a simple statistical calculation, which perhaps cannot be put down in figures, but which can be made by every man with the smallest experience, and perhaps I ought to say, with the smallest memory of what he was and what his school-fellows were at the age of seventeen or eighteen, in order to know that a mastery of the dead languages of a kind which enables them to enjoy the great works with their feet on the hearth, which is the only way to enjoy any work

of literature is possessed by a very, very small percentage of the boys who leave the great public and secondary schools. Well, you cannot keep up a system of education for a very, very small percentage; and, if that was the only defence of a classical education, I think it would have to be abandoned except for the few who are qualified to derive all the immense advantages which to the few it is capable of imparting. But when I turn to the other side and ask what the substitute is, then I confess I am even less happy than when I consider the classical ideal; for I am quite sure—at least I am not quite sure, but I think—you will never find science a good medium for conveying education to classes of forty or fifty boys who do not care a farthing about the world they live in except in so far as it is concerned with the cricket ground, or the football field, or the river—you will never make science a good medium of education to those boys; for only a few are really capable at that age at all events——

LORD KELVIN :—Oh no.

THE CHAIRMAN :—You dissent from this; perhaps at any age—of learning all the lessons which science is capable of teaching. And I go further: for myself I never have been able to see how you are going to get that supply of science teachers for secondary schools who have both the time to keep themselves abreast with the ever-changing aspect of modern science and to do all the work—the most important work which an English schoolmaster has to do, which is that not merely of teaching a class, but of influencing a house—influencing a house and impressing moral and intellectual characteristics on those committed to his charge.

I do not know whether it was Lord Kelvin's presence which inspired me to say something which I was afraid he would not like. I did not mean to deal with the topic at any length. I only meant to say that while, so far as I am concerned, at all events, I do think we have not yet arrived at the ideal system or the ideal character of our secondary public school education, I do think that, so far as this assembly is concerned and so far as the universities are concerned, we are on much more solid ground when we come to the education with which they have got to deal; and especially and chiefly do I say that we are on absolutely secure ground when we are dealing with that post-graduate education which, I hope, will be the great practical result, or one of the great practical results of the meeting which I am addressing to-night. We know exactly what we want when we are dealing with post-graduate education, and it is our business to see that the students who desire it have it, and that the number of those who desire it is augmented so far as our influence will go.

I daresay many of us have looked back with a certain regret, and a certain feeling of shame, to the mediæval passion for learning without fee and without reward—with no desire to make the universities stepping-stones to good places or successful mercantile or industrial undertakings—but with an ideal which made thousands of students from every country in Europe undergo hardships which would be regarded in these days—these softer days—as absolutely intolerable, for the sole purpose of seeking,

and it might be finding, the great secret of knowledge. We despise, and perhaps rightly despise, their methods. We know that they were not in touch with the actual realities of the world in which they lived. Yet, after all, we have something to learn from them ; and if we in these days could imitate their disinterested passion for knowing and for extending the bounds of knowledge, surely we, with our better methods, our clearer appreciation of what it is that we can know and what we cannot know, might accomplish things as yet undreamed of. Now, what did they do ? They moved from university to university, from Oxford to Paris, from Paris to Padua, from country to country, in order that they might sit at the feet of some great master of learning, as they conceived learning, of some great teacher who might lead their thoughts into undreamed-of paths ; and I hope that in the universities of the future every great teacher will attract to himself from other universities students who can catch his spirit, young men who may be guided by him in the path of scientific fame, men who whether they come from north or south, whether they come from the narrow bounds of this island or from the furthest verge of the Empire, may feel that they have always open to them the best the Empire can afford, and that within the Empire they can find some man, of original genius and great teaching gifts, who may spread the light of knowledge and further the cause of research.

I have said that they were to find this—I have suggested, at all events, that they should find this—within the limits of the Empire. I hope in putting it that way I have not spoken any treason against the universality of learning or the cosmopolitan character of science. I quite agree that the discoveries made in one university or by one investigator are at once the common property of the world ; and we ought to rejoice that it is so. No jealous tariffs stand between the free communication of ideas. And surely we may be happy that that is the fact. And yet, though knowledge is cosmopolitan, though science knows no country and is moved by no passions—not even the noblest passion of patriotism—still I do think that in the methods and machinery of imparting knowledge, as there always has been in modern times, so there should still continue to be some national differentiation between the centres of knowledge which reflects the national character and suits the individual feeling, and that a student—an English-speaking student and a citizen of the Empire—from whatever part of the world he may hail, ought to find something equally suited to him as a student, and more congenial to him as a man, in some university within the ample bounds of the Empire.

If that be our ideal, we have to ask ourselves whether we have accomplished it, or whether we are in process of accomplishing it : that we can accomplish it I do not entertain the smallest doubt. The movement which has begun with the inter-University meeting of which this is the culmination, is not destined to finish with this evening's proceedings. It is but the beginning and the seed of far greater things. And I feel confident that, if the representative men whom I see here gathered together from all parts of the world should by good fortune meet a few years hence in this metropolis of the Empire, they will be able to say, and to say with confidence, that the work begun to-night has not been unfruitful ; that

the machinery for interchanging ideas between our great academic centres has worked admirable good, not merely for the individual student, and not merely for the cause of knowledge, but for the cause of Empire itself. And while learning ought never to be perverted to the cause of faction, or to the cause of separation between different sections of mankind, nevertheless it is true—it will be true—that this intercommunication of the highest thoughts between the leaders of academic training in every portion of the empire to which we belong will have furthered not merely sound learning, but sound patriotism.

It is in that faith that I have been proud to share, however humbly, the work on which you are engaged. It is this reason which, I think, will make memorable—memorable in academic history—the undertaking which my friend, Sir Gilbert Parker, more, perhaps, than any man in this room, has set himself to accomplish; and it is in the cause of education, of learning, of research, of science, and of Empire that I now ask you to fill your glasses and drink to the toast of the Universities of the King's Oversea Dominions. I venture to couple it with the names of Sir John Buchanan, Vice-Chancellor of the University of the Cape of Good Hope, and Professor Threlfall, representing the University of Sydney, New South Wales.

THE HON. SIR JOHN BUCHANAN (*Vice-Chancellor of the Cape of Good Hope University*) in reply to the toast pointed out that at his University they were endeavouring, by means of scholarships and the like, to send over every year their best graduates to continue their studies in the old country. It interested him greatly to find endeavours being made to promote scientific study and advanced education here. He sincerely hoped the projects now being discussed would be accomplished, whether the necessary endowments were procured from Government or otherwise, so that the Cape of Good Hope students might find in the mother-country facilities for post-graduate study, and the means of equipping themselves for any scientific position without having to resort to institutions abroad. Such a happy condition of things would also cultivate and promote that feeling of oneness which all Britons were endeavouring to encourage among the different parts of the empire.

MR. THRELFALL, F.R.S., speaking as a former professor in the University of Sydney, reminded the audience that for many years he had been engaged in trying to do his best in the cause of education in New South Wales. After expressing sentiments of loyalty to his old university, he went on to say that the movement which was being inaugurated was a movement in which he felt the deepest interest and the deepest concern. It was not for him to enlarge upon the subject of education which had been so ably treated by the Prime Minister, but he greatly desired, without going deeply into details of university education, to see opportunity given both to those who lived on this side of the line and those who look upon the Southern Cross to meet together and to mix together, and that their teachers might be inspired by a mutual hope and a mutual ambition.

SIR GILBERT PARKER, D.C.L., M.P., then proposed "The Universities of the United Kingdom."

After expressing gratitude on behalf of the Committee for the response which they had met with from the Universities of the United Kingdom and the other Universities of the Empire, he said the problem which they had before them was the co-ordination of higher education throughout the Empire, the specialisation of study, the establishment at different points of centres of special advantage in particular research, available for students in every part of the Empire, whether coming from the older centres where intellectual power was dominant or from the newer centres where intellectual power was nascent and growing.

There had gone from Oxford and from Cambridge statesmen who to-day held under great difficulties and with great power the position of England intact and strong in the midst of consuming difficulties and great political dangers. But in the over-sea dominions great and important work was being done. National character was being strengthened by the patient labours of scholarly men in Universities, struggling bravely with insufficient endowment and inadequately equipped, especially on the scientific side. Of late years, however, such institutions as Sydney University, in Australia, and Toronto and McGill Universities, in Canada, had moved on with surer tread because of better endowment. McGill University, at this moment, with an immense endowment and a high standard of work before her, took her place among the best Universities of the world in scientific instruction and research. And here he wished to say how much it was regretted that a slight accident had kept away from this meeting Lord Stratheona, Chancellor of McGill, whose deep interest in this movement had taken most practical and helpful form.

These young institutions filled their own place according to their opportunities; they did not, could not, compete with the long traditions of Oxford and Cambridge. And it would be folly for anyone representing, as he had the honour to represent as a delegate, a colonial University to attempt to exalt the colonial Universities while those parent Universities, which had fed the Empire and fed the world with great ideas, existed, preserving the majesty and dignity of high achievement.

The immediate objects which they all had at heart were not to diminish in one tittle those great studies which had refined the intelligence of the United Kingdom and had contributed to the scholarship of the world. Those deep influences must remain, no matter what the development of science or post-graduate research might be, distinct, strong, vivid, actual influences upon the life of this country. Their aim was to provide, through an Imperial council, a closer academic union, an academic federation. Their aim was national and one of which no one need complain. They had no desire to displace; they had every desire to create, to promote, to exalt science to that place which was necessary if we were to preserve our place among the nations of the world.

The REV. H. MONTAGU BUTLER, D.D. (*Master of Trinity College, Cambridge*) replied, and in the course of an eloquent speech, said we were

laying the first stone, or nearly the first stone, of an "academic federation." We were increasing the ties which bound together the great Empire of England. He was almost ashamed to remind the audience of words which, trite as they are, were, he understood, learned by heart in every school in the United States of America. He meant those words of Mr. Burke—"My hold on the Colonies is in the close affection which grows from common names, from kindred blood, from similar privileges, and from equal protection. These are ties which, though light as air, are strong as links of iron." Those words still thrilled the hearts of Englishmen and Americans alike.

Noble as they were, it struck him, and it may have struck others, that even Mr. Burke, that "prodigy of nature and of acquisition," as Grattan called him, never seemed to have foreseen two ties which, under our own observation, had largely brought together the great British alliance. He was not ashamed to put the two together in one sentence, even though the first might seem to be too slight for so august an assembly. He alluded to the alliance of athleticism and the alliance of study. Mr. Burke failed to foresee that tie, and he also failed to foresee that other tie, the tie of Inter-Colonial study, the love of knowledge, the determination to make use of the Universities of the old country for the purpose of study, the welcome which was sure to be given in the old country to the votaries of knowledge who came from our colonies. That was a fact with which we had now to deal. That was a fact which made this movement so precious to all who in any capacity represented one of the home Universities.

In conclusion, he expressed the hope that Colonial students might come to us in ever-increasing numbers; come with their eyes and their hearts open; and, if he might borrow the generous language of our gracious King to his late illustrious guest, *Soyez le bienvenu*, make themselves at home with us, and be more than welcome.

THE REV. J. P. MAHAFFY, D.D. (*Senior Fellow of Trinity College, Dublin*) followed with a well-reasoned and witty speech. Alluding to the advance of scientific teaching in the universities, he was proud to say owing to the liberality of his chancellor, and other rich friends, they were able to make a good beginning, and he thought that Trinity College, Dublin, would immediately be a scientific school fit for any student in Greater Britain to work in. But it was true of them as it was true of a great ancient people, they lived with economy, and pursued their studies along with manly sports. Above all, and this he begged to say to the great advocates of modern science present, the success of Trinity College was mainly caused by the fact that they did not like a man who knew only one thing, because they had come to the conclusion after three centuries of experience that no man can know one thing really well without knowing three or four other things besides. He understood that in a couple of years there would be another Conference of Colonial representatives held in this country. In that event he desired to offer the hospitality of Trinity College, Dublin, when the opportunity would occur for the delegates to see a very interesting curious country, and

he had no doubt that Trinity College would be able to offer the visitors a good many subjects of original research.

Mr. T. CHASE CASGRAIN, K.C., M.P. (*Vice-Chancellor of Laval University*) then proposed a vote of thanks to the Chairman. After referring in the most graceful manner to Mr. Balfour's speech, Mr. Casgrain took occasion to remark that coming as he did from the French province of Quebec in the Dominion of Canada, representing a French institution, the University of Laval, he might well say that this question of the relations between the colonies and the mother-country was one of great concern to all French Canadians. True it was that in 1760 they were left, to the number of 60,000, in what they considered at that time to be a land of exile, but the 60,000 of 1760 had grown to 2,000,000 now, and when the health of his Majesty was proposed it was always drunk with the greatest enthusiasm. Indeed nothing could increase the devotion felt by French Canadians for the throne, and the love and respect they one and all entertained for King Edward VII.

To this toast the Prime Minister made a most sympathetic and cordial reply, and the proceedings having ended the guests separated.

NOTE.

In drawing up this Report I have done my best to secure accuracy and uniformity. In the case of the Conference, proofs were forwarded to each speaker, and except in a few instances, where the delegates had left England, these proofs were returned corrected. The corrections were duly made, and when possible, a revise was sent out. Mr. Bryce's opening address is printed in full, but here and there in the speeches which follow it was found necessary to make some little curtailment in order to meet the exigencies of space.

With regard to the after-dinner speeches a verbatim report is given of the speech made by the Prime Minister. The remaining speeches I have briefly summarised, selecting for reproduction what appeared to be the more salient points. If, in this summary, I have erred in judgment, I would beg the speakers to pardon me, and I would also ask the same indulgence of the delegates who spoke at the Conference. The time at my disposal was short, and it was thought inadvisable to delay the production of the Report.

I should like, if I may, to take this opportunity of thanking the speakers for their kind co-operation, which, I need hardly say, has greatly lessened the responsibility which I am duly sensible attaches to the compilation of so important a document.

C. KINLOCH COOKE,
Hon. Secretary.

July 24, 1903.

THE EMPIRE REVIEW

"Far as the breeze can bear, the billows foam,
Survey our empire, and behold our home."—Byron.

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THE FREE TRADE FAITH

PROTECTION and Free Trade, superficially considered, are the two fiscal systems which govern the trade and commerce of the world. But the difference between them is more than a question of principle; for whereas one is merely a policy, the other is a religion. If, like Protection, it were merely a fiscal policy, it would stand on its merits, it would be popular in proportion to its capacity for squaring with the facts of international competition. But is this so? On the contrary, one must profess Free Trade opinions or be held up to scorn as a heretic.

Every one admits that our commercial supremacy is seriously threatened; that unless we mean to fall out of the race, something must be done. But when a remedy is proposed, men do not ask whether it meets the evil, but whether it is inspired by Free Trade. In matters of faith such an attitude is defensible, but in business matters it is simply ridiculous. The Caliph Omar adopted it when he destroyed the Alexandrian Library, and has been held up to the derision of the world ever since. Nevertheless, the follower of the Prophet was more intelligible than the followers of Manchester School politicians. The late Lord Farrer said that it was immoral to question Free Trade, a belief he shared in common with all genuine Free-traders. Here then is the spirit of the religious fanatic unblushingly expressed. But where is his authority? In every religion there is a being of transcendent parts, who acts as a medium between God and man. But Free Trade acknowledges no god, and sees in man nothing higher than a purchaser of goods. Its source having no connection with deity, therefore the claim of its prophets to infallibility must rest

on the harmony which exists between Free Trade and the material conditions of the world. Though the spirit and form may differ, the fundamental principles of religion are everywhere the same, because they are formulated in direct response to the cry of the soul for community with its Creator. But Free Trade as a fiscal system has nothing in common with Protection, which, until the repeal of the Corn Laws, was the recognised policy of every great nation; it sets at naught the facts of international life; it is rejected by all civilised foreign countries, by the British Colonies, and by a powerful minority in these Realms.

Not a few maintain that the triumph of Free Trade was due to the economic soundness of the principle, whereas it was due to luck. The geographical situation of England, her immunity from the ravages of war, the inventive and enterprising character of her people, her many advantages as a manufacturing centre, gave her the start of all the world in the race for commercial, colonial and maritime supremacy. Moreover she emerged from the Napoleonic wars without a rival on land or sea, an enviable position she occupied for fifty years, during which the development of cheap transport and the discovery of gold in California and Australia poured untold wealth into her lap. In these circumstances, there was something to be said for Free Trade as a temporary fiscal policy. Unfortunately, it was adopted as though it were for all time, and the credit for the material progress of the Victorian era, which should have been given to other factors in the situation, was given to it alone. Hence Free Trade and prosperity came to be regarded as synonymous. That they are nothing of the kind is proved by the rapid rise of Germany and the United States as our commercial rivals under the system of Protection.

The truth is, Free Trade never has been, and never can be, universal in the sense understood of the Cobdenites. That they should have assumed otherwise only proves how singularly near-sighted they were. While making the most of England's position in the world, they neglected to consider the position of the world towards England. She was the workshop, the trader, and the carrier of all nations, and as long as they favoured Free Trade she would continue to be so. In other words, universal acceptance of Manchester School theories would have made mankind tributary to this country. This was the aim of Cobden and Bright, and there was nothing to be said against it could it have been realised. But, unfortunately, they reckoned without mankind, which saw the matter from an entirely different point of view. It was so foolish, so unenlightened, so ignorant of political economy as to see in Free Trade nothing but a means for furthering the interests of England, and would, therefore, have none of it. Human nature being what it is, no other conclusion could have been

expected, and had we been as scientific as we professed to be we should have taken account of it.

But the point is, Free Trade at the time of its adoption promised a golden harvest to this country, and no other was considered. To suppose anything else is to suppose that the leaders of the movement were even less practical than experience has proved them to be. In support of this argument is the fact that Free Trade would not be adopted as the fiscal policy of this country now, though the principle is all that it ever was. The change is in the conditions, which, instead of being in its favour as they once were, are now adverse to it. England is no longer supreme in the commercial world. She has several keen and aggressive rivals. Free Trade was thus placed on a wrong basis from the first. So far from being a general principle adapted to all times and places, it was adapted merely to the triumphant England of the early part of the nineteenth century.

Nor is this all. The economic stand taken by Free-traders is not justified by common sense. Their idea was that the raw material of the world should be brought to this country and shipped back again as manufactured articles. For years this was done, and greatly to our advantage. The mistake lay in taking it for granted that such a state of things could last. Not only did it involve an enormous waste of energy, which nature abhors, but an admission from all civilised peoples of their inferiority to Englishmen, both of which were bound to remedy themselves in course of time. If England, thousands of miles distant from where the raw material was grown, could manufacture at a profit, the producing countries very soon came to see that it could be done to better advantage on the spot. They were right, and when they put their idea into practice, they were obeying a law at least as sound as any to be found in a Manchester School text-book. In truth, Free Trade is the commercial expression of British contempt for the enemy, and therefore of that splendid individualism which contributes infinitely more to our strength than it does to our weakness. Such a fiscal policy could never have been even conceived much less carried into practice, except by a people trained for centuries to scorn the impossible. The same spirit that prompts Englishmen to form in line before the foe prompted them to face the trading world as individuals. It was magnificent, but it was not business.

The unsoundness of Free Trade, politically considered, was covered by the cloak of cosmopolitan sentimentality we received from revolutionary France. Instead of starting from the standpoint that we accepted the Free Trade theory because it squared with the facts of our existence, we disguised our perfectly legitimate selfishness under the mask of international goodwill, with

the unfortunate result that the selfishness has disappeared and the affectation remains. That is not to question the genuineness of our goodwill towards the foreigner, but it is not the effect of Free Trade, and to argue as though it were savours of insincerity. The furtherance of the national interests is a function of government whose performance is essential to a healthy national life. To substitute sentimentalism for it is to leave the straight path of duty for the quagmire of sophistry.

This is what we have done by adopting Free Trade on any other ground than its expediency. To hear its advocates, one would imagine that our object was wholly disinterested. The nations were assured that Cobden and Bright were not politicians, but prophets, who promised to accomplish all that Christianity had failed to do. They came to give the world peace instead of a sword, to preach cheapness instead of self-sacrifice, to show that freedom of trade and the millenium were identical. War, international rivalry, and the passions in which they have their origin, were to give way to brotherly love and universal goodwill in an age advanced enough to accept the principle of Free Trade. With it were associated progress, political economy, and enlightenment. In short, it was the final word of civilisation. The nations listened, but they were not impressed. They naturally wondered how a people could be commercial and not warlike. They scorned the gospel of cheapness as dear at the price, and saw no connection between peace and freedom of trade. That it was the parent of prosperity they utterly denied, and in due course proved it by gaining on us rapidly in the commercial race as Protectionists. They were further strengthened in their attitude by the fanaticism of Manchester School prophets, who claimed that the enormous growth of the national wealth during the first half of the Victorian era was entirely due to Free Trade.

As this growth coincided with the dependence of the foreigner on England for manufactures, and ceased with his emancipation therefrom, he naturally concluded that the law of supply and demand meant nothing more than a demand on his part for goods which England was only too ready to supply, and the "free exchange of commodities"—the production of the raw material by him and the production of the finished article by her. In this belief he was confirmed by the inconsistencies of the free-traders themselves. In one breath they denied that England could ever lose her position as the workshop of the world, and in another maintained that their one desire was to turn trade and commerce into their natural channels. Unfortunately, the foreigner is so constituted as to care little for high-sounding generalities and much for hard facts. Hence he merely laughs at a nation which urges that each country should be encouraged to produce the

commodities for which it is best suited, and then draws part of its revenue from tea grown in India and Ceylon, and consumes bounty-fed sugar to the injury of its own Colonies whose natural product is cane sugar. Free-Trade England has deceived no one but herself.

For so essential to the success of the principle was its universal acceptance that the arguments in its favour most likely to appeal to foreigners were set forth to the exclusion of the one that carried greatest weight. That is to say, the national interest was thrust into the background, while the most was made of such vague generalities as the era of peace, freedom of trade, the triumph of political economy, and the unity of mankind. The result was topsy-turvy thinking in which the only realities were unrealities. Reasoning from the obvious facts of national existence was ridiculed as a survival of the bad old times: reasoning from the cosmopolitan theories of French revolutionaries was the acme of scientific enlightenment. All that was necessary to make the lion lie down with the lamb was to persuade him to become a buyer of Lancashire cottons and Yorkshire woollens. With kings reduced to nonentities, the nations of the world were no longer to fight one another as the servants of jealousy and ambition. For under the rule of beneficent Free Trade their intercourse was to be so friendly that their swords should be turned into ploughshares and their spears into pruning-hooks. The duty of a people was not to preserve its individuality but to lose it. And so on, until the dignity of nationality was in danger of being lost.

Such fallacies as these were founded on an entirely mistaken idea of national duty, which does not lie abroad but at home. Mrs. Jellyby's efforts on behalf of South Sea Islanders, so far from excusing her neglect of her own family merely aggravated it, and as it is with an individual so it is with a nation. England served the world with infinitely greater effect when she was content to develop on national lines than she has ever done since she took to cosmopolitanism. And it must be so. For if each nation is supposed to work out its own destiny as a unit, there must be a waste of energy when one is devoted to the conversion of all to a theory of its own which has no moral or spiritual authority. That this country is the leader of civilisation is due, not to Free Trade, but to certain noble elements in the English character.

When a man gives himself up to the pursuit of a will-o'-the-wisp he says good-bye to common-sense, and so it is with a people. Otherwise how are we to account for our complacent attitude towards the consequences of Free Trade? They are so extraordinary and so fatal to our best interests that we must be living on the reputation of our practical fathers or we should have perceived it long ago. As the followers of Cobden we

maintain that we are right against the world, not because it is demonstrated by experience, but because we believe our theory to be perfect. The Protectionists argue on very different lines. While admitting the theoretical superiority of Free Trade they hold that, in practice, it is a failure, for the simple reason that it takes no account of those moral and political truths which lie at the root of all national greatness.

The Free-traders show the narrow spirit of the sectarian. They profess to hold aloft the lamp of commercial enlightenment, to expound the principle of trade with economic authority. Protection is a survival of the dark ages. It is as much out of place in a progressive era as religious intolerance or trial by ordeal. It is a sign that foreigners are so stupid as to prefer bad fiscal methods to our own sound ones. All this and more may be true, but it hardly makes for international good-will. To hear the Free-traders one would imagine that they were in a huge majority and the Protectionists in a small minority, whereas the exact contrary is the case. The world outside England may be blind to its own interest, incapable of reasoning correctly, and wedded to a benighted past, as it must be to reject Free Trade, but it does not love us any the more for telling it so. Moreover, it may be pardoned for thinking that a theory which is not universally accepted, even in England, and failed to make any impression on such master minds as Beaconsfield, Bismarck, Macdonald, and Rhodes, is not quite so perfect as its advocates would have us believe. At any rate if all the other civilised nations are wrong, and this country alone is right, they err in good company, and as experience is on their side, it is obvious that when there is the death and burial of a fiscal policy it will not be Protection.

Nor is it only the intelligence of the present generation opposed to Free Trade that is called in question. The same attitude is taken up towards the wisdom of the centuries. The pigmies of the nineteenth century measured themselves against the giants of the seventeenth and eighteenth centuries and assured themselves that they were taller, the glory of the mightiest names in our history were said to be eclipsed in the glory of the shining lights of the Manchester School. And it was just here that the Free-trader in the spirit of the parvenu showed his consciousness that he was a creature of yesterday. Not only did he scorn the conditions which reminded him of the fact, but the means by which he rose. War was a hindrance to trade, and trade was the object of existence. Hence war was anathema. It was a relic of those barbarous times when nation fought against nation at the bidding of kings. An age enlightened enough to buy in the cheapest market would have none of it.

What was to take its place we were never told, for arbitration as a means of settling disputes which do not involve national issues, is as old as the hills. But where would the Free-trader be if it were not for war? It was not he who built up the British Empire, but the sturdy ancestor whose Navigation Laws, Corn Laws, and other protective measures he despises. Nothing less than three centuries of successful fighting gave to this country that commercial and maritime supremacy which brought forth the theory of Free Trade. A broken or dejected England never could have even conceived it. Nevertheless the Cobdenite can hardly contain his wrath at the waste of life and treasure in the Napoleonic wars, which he thinks could have been avoided. How, he never deigns to explain. For it is the peculiar privilege of the Free-trader to make unsupported statements without losing confidence. Two out of every three wars of modern times have been waged in the interest of commerce, and the track of the trader, even in the nineteenth century, was the blood of the soldier. Like Sir Henry Campbell-Bannerman Free-traders shriek aloud to creation their horror of war, but when it comes to sharing the spoil they coo like any sucking dove. In this, perhaps, they are true to their origin.

When Napoleon called us a nation of shopkeepers he forgot to mention that our manners and spirit were those of an aristocracy. Free Trade made us a nation of shopkeepers with the manners and spirit of such. Until the revival of the Imperial spirit at the close of the last century our attitude towards the world was that of a tradesman who would pocket any affronts rather than lose a customer, and of it our rivals took full advantage. By certain honest folk among ourselves it was called peace at any price. Moral factors such as justice, honour, and duty were set aside for such vague generalities as the unity of nations, universal goodwill, and the progress of civilisation. When our rights were given away without equivalent it was described as magnanimity or a graceful concession; when Bismarck insulted our statesmen from pure malice he was said to have given a satisfactory answer; when the Government delivered an ultimatum and ran away it was held to be a sign of moral strength. These were the days when England protested, apologised and scuttled; when compensation was paid to the United States for the *Alabama*, though none was paid to Great Britain for the Fenian raids; when British ships were captured on the high seas without a demand for reparation; when Canadian territory, fishery rights, and other trifles were given away to secure American good-will; when ministers drew up State Papers proving our case to be flawless and then surrendered at discretion, as in Venezuela and Nicaragua. In truth there was no end to the

National and Imperial sacrifices demanded by Free Trade, though they were invariably hidden under the cloak of international friendliness.

An expression of the same idea is British nervousness of foreign enmity, though the South African tonic has partly effected a cure. Public men talk to the greatest nation in the world as if, in its relations with its neighbours, it should practice no other virtue than patience. Be humble, they cry in the spirit of Uriah Heep, and we shall walk the international road in peace. Be subservient, and conciliatory, and slow to take offence, and then we shall never suffer from the frowns of our rivals. Not only that, but they may be even converted to Free Trade. Such an attitude reveals a certain transparency of motive and a beautiful ignorance of human nature, but it is not practical. The moment the world learns that its patronage is more to a man than its respect, it trades on the knowledge to its own advantage; and as it is with an individual so it is with a nation, Uriah Heep gets more kicks than favours because he begs where he should command. That is to say, he is treated neither better nor worse than he deserves. Nothing could be more mistaken than the idea that plain speaking is a political sin. It is a true sign of statesmanship to know when to speak. It is a truer sign of statesmanship to know when to speak plainly.

The curious thing is, the foreigner is not equally careful of our susceptibilities. For three years England was foully slandered in nearly every civilised country, the statesmen of which publicly turned popular ill-will to their own political advantage. But they are Protectionists. Apparently there is no need for them to walk warily, or to cover insult by a euphemism. We proclaim from the housetops that without courtesy, not far removed from sycophancy, we should be involved with our neighbours. They, correct as the attitude of their government may be, may treat us as a door-mat on which to wipe their scurrilous feet, and with perfect impunity. Hence it is obvious that whereas they are able to command civility from Free-traders, these are not able to command civility from them; the reason is plain enough. The one gives everything for nothing, and so he is unable to comply with the law of international intercourse, which is exchange. And so when trouble arises he is without a weapon except that one which he fears and despises. The Protectionist is respected even by the Free-trader, because he has the means of making himself respected. Having something to give or withhold, he can retaliate without going to war, and his displeasure can always be effective.

What effective shape did our displeasure take during the three years of the South African War? Had the positions of

Germany and ourselves been reversed, it is inconceivable that we should not have felt the weight of her just resentment, and that right early. She, however, has lost nothing by her enmity to us. She was permitted to deny favoured treatment to Canada when that Colony gave this country a Preferential Tariff, and to devise a tariff which subjects to taxation many articles which were once exempt, and raise the duties on others by nearly fifty per cent. Finally, she has threatened to strike a blow at England to prevent the British Empire from resolving itself into a single unit. Nevertheless, she is "friendly." So is the United States, which during the greater part of the nineteenth century waged social, diplomatic and commercial war on Canada with the object of including her in the Union. And so were the Boers when they were conspiring to destroy British supremacy in South Africa. Until the pistol is actually at his head the Free-trader will not believe in foreign enmity. Even then he is not quite certain.

Naturally such an outlook on the world is not favourable to the development of a sense of responsibility. When the Soudan campaign was being organised at Cairo, Cobdenism wrung its hands and predicted disaster; when the Boers rebelled in 1880 they were treated tenderly for fear of offending the Dutch; when Canada or Newfoundland is wronged our first thought is not justice, but the means by which we may propitiate American or the French aggressor. Fiscal reform is, we are told, impossible, because it would provoke foreign retaliation. As if our foreign rivals took a pennyworth of British goods from pure love, or could raise their wall of tariffs any higher.

Only a short time ago Lord Charles Beresford denounced shipping subsidies, not on economical or practical grounds, but because it would unite the people of the United States against this country. Why? Having themselves adopted the principle of Government aid to ocean lines, they could hardly resent its adoption by us. Moreover, they are already of one mind so far as wresting the supremacy of the sea from England is concerned, and it is their ability to compass it, not our fiscal policy, which will determine their course. To suppose that the Americans would be aroused at any legitimate measure we took for the preservation of our mercantile marine is to pay them a compliment as poor as that paid to the reasoning powers of the British public. The United States is doing its utmost to supplant us as the leading power of the world. If we re-enacted the Navigation Laws to-morrow it could do no more. But did any of the great captains of the past argue after the manner of Lord Charles Beresford? When it was a question vital to England's strength, Drake never feared to unite the Spaniards against her, and

Nelson cared no more for the French. It is not by the character of its fiscal policy that a people falls, but by a decline of the national spirit.

But, says Lord Charles Beresford, the Americans are eighty millions—seventy-six millions are the actual figures—whereas we are only forty millions. What of that? Napoleon, in reference to the relative strength of England and France, boasted that fifteen millions must give way to thirty millions. But he lived to find that he had made a mistake. Lord Charles Beresford should remember that courage is as necessary in the council hall as it is on the quarter-deck, and if he will not learn it from the fighting captains, who laid the foundations of the British Empire, let him learn it from Canada, who with four millions of people successfully resisted the commercial pressure exerted by sixty millions. The Free-traders told her she was treading the path to ruin, that her “manifest destiny” was absorption by the United States, that it was hopeless to struggle against “geographical continuity.” But Canada scorned such pusillanimous arguments. What she proved in the field of battle she proved in the field of commerce, that she was able to preserve her independence as a British colony. The National Policy, so far from being a ruinous mistake, was the key to a prosperity which has lifted the Dominion to a position in which she threatens to rival the Republic. Free Trade would have thrown her into the arms of an alien State. Protection gave her a leading place in the British Empire, with the promise of a leading place in the Western Hemisphere in time to come.

Lord Charles Beresford advances a further reason for his attitude towards subsidies. He says that whereas “the United States could put down millions, we could put down only thousands.” It would be interesting to know on what authority he makes this wild statement. America’s indebtedness to Europe is about £750,000,000, most of which is held by this country. Moreover, Lord Charles Beresford forgets that to forty millions of people in these realms must be added ten millions in the Britains over the seas, and that the King of England commands the resources of four Americas. But, unfortunately, public men in Great Britain possess little or no imagination. They rarely think of the Empire as a whole, and that is why they so often appear provincial beside Colonial statesmen, who, with all their faults, seldom forget that the main interests of the Colonies and the Mother Country are identical. We did not once hold our maritime supremacy on sufferance, but because we were strong enough to hold it, and in no other way can we hold it now. The spirit of our sturdy fathers, not the spirit of Ethelred the Unready, must be ours, if we would defend ourselves in the com-

mercial war of the twentieth century. The paying of Danegelt spells ruin.

Before the rise of the Manchester School this country, as one of the nations, played that part in the world marked out for her by her geographical position and the character of her people. So admirably was it done that the finest chapters in her history are those in which she championed the cause of freedom almost single-handed; but in those days she did much and professed little. With sterilising Cobdenism she professed much and did little, substituting a vague altruism for duty. To the foreigner it was pure selfishness. He saw England enjoying all the advantage of her position, and evading most of its responsibilities. He saw her turn a cold eye upon her poor and struggling neighbours, in case she should have to take a side. He saw her deliberately turn the agony of weaker peoples to party account. In short, he saw that all she wanted from the world was the power to grow richer and yet richer. From her point of view the demand looked modest, but from his point of view it looked insolent. We know the Free-trader's opinion of his Protectionist father, but it would be interesting to know the opinion of the Protectionist father on his Free-trading son.

It may be urged that Cobdenism is itself an effect. The true cause of the national crisis of the twentieth century is to be found in the abandonment of sound national ideals in the nineteenth century. With the growth of riches and luxury in a country safe behind the ramparts of the sea, a materialism developed itself, grosser than any known before since Egypt was a power in the world. Only that we are not a logical people, and there were always among us seven thousand who did not bend the knee to Baal, we should be further along the broad road than we actually are. As it has ever been, we are arrested on the brink of the precipice. Of this materialism, which has been eating the very heart out of us, Free Trade is the most powerful expression, inasmuch as it has moulded our whole conception of life to its own likeness. When it was a fine ideal it was inseparable from free labour and free industry. But these have been strangled by State interference and trade unions, and all our fanaticism has been centred on Free Trade, whose god is cheapness, and whose only standard of measurement is the pound sterling.

Now that failure is trying men's faith, Free Trade, like all religions, is being assailed by criticism, which exposes in it a thousand weaknesses. It is only fifty years old, and already it is "out of date," while Protection is as flourishing as ever. Not a single prediction made by its prophets have come to pass. The cheapness for which we have sacrificed so much is not ours. Living, education, and amusements are cheaper on the Continent

than they are here. The nations, so far from adopting Free Trade year by year, raise their wall of tariffs higher against this country and one another. Agriculture, which was to have benefited by the new policy, has steadily declined. Territories that were once under British influence, instead of being more profitable markets under foreign rule, are closed to us by discriminating duties. Bread was no dearer for the corn tax. The price of meat rose last year in Free-Trade England, but not in Protectionist France or Germany, according to the Cobdenite an utter impossibility. In banishing war from the world, he neglected to banish the passions in which it had its source, and so the reign of peace and goodwill is no nearer than it ever was. The era of fighting has given way to the era of commercial competition, which is only more pitiless and barbarous than its predecessor. Its victims are helpless women and children, as well as strong men, and it is never dignified by any other motive than that of gain. Hence it calls forth none of those lofty qualities which are called forth by a righteous war. The military yoke may have been heavy, but it was light compared to the yoke of a commercial trust.

To escape from it the Free-trader can see no way. He is tied to a principle which was suited to an England which has long passed away, but not to the England of to-day. He is all for meeting the foreign kick with a British kiss. That is to say his remedy for cut-throat commercial competitions is "to contrast the bad methods of our rivals with enlightened Free Trade methods," which is very nice and beautiful but it is not practical. Even more fatuous is the cry for greater efficiency, as though the Briton could become so much more efficient than the American or German as to equal a fifty to one hundred per cent. tariff. He is asked to compete with those who act in partnership with the State. It is a modest demand which he is finding it more and more difficult to meet. Soon he will find it impossible, and then we shall hear less of doctrinaire Free Trade and more of genuine Free Trade as it was understood by Adam Smith. One by one our industries are being ruined or transferred to Protectionist countries and we are told that we must develop others. What others? To this no reply is ever given for there is none to give. Neither is there any to the question as to the point at which it would be dangerous for the value of British imports to exceed the exports, or whether it would be safe to have all imports and no exports. At present the balance in favour of the foreigner is £200,000,000, because the Free-trader considers the consumer and middle-man more than the producer. The Protectionist does exactly the reverse. If the prophets would only study the works of their masters, instead of the works of the nineteenth century economists

they might do their country a practical service. As it is their followers ask for bread and are given a stone. And then there is wonder that they turn towards a system that other nations find effective. It at all events recognises that man has a soul as well as a purchasing capacity, and that there are things whose value cannot be estimated in £ s. d.

For the great weakness of twentieth century Free Trade in its relations to the problem of the day is its helplessness. Sir Henry Campbell-Bannerman, on unimpeachable authority, declares that thirty per cent. of the people of this country are underfed. This he holds to be an argument against the adoption of any change in our fiscal system. But he is inconsistent, for while he thus admits the poverty of England in one breath, he denies it in another. We are rich and prosperous because we are Free Traders. In a certain sense these contradictory propositions are correct, but it is not in the national sense. We have become the middlemen of the world at the price of national decay, and the income returns of which we make so much are less an index of the wealth of the United Kingdom than an index of the number of millionaires, British and foreign, who live here on the money they have accumulated in other countries. Means must be found to place the Colonies on a different footing from the Protectionist foreigner in the markets of the Mother-Country, to obtain revenue in such a way as to benefit the country as a whole, to secure fair treatment from our rivals, to restrict the immigration of foreign labour, and to meet the bounty system of the Continent. The Protectionists are already in the field with definite proposals, but what are the Free-traders doing? It is to be feared nothing but calling on the name of Cobden, who would have scorned them, with their nose buried in a text-book. Yet if they only knew it the future might be with them. England admits the excellence of their theory; all they have to do is to square it with facts. They did it once, and under wise leadership could do it again. But to shout aloud against the heathen Protectionist, and to rage against inquiry as sacrilege, are worse than folly. They are an acknowledgment that Free Trade has reached that stage when it depends not on truth, but on arbitrary authority. If the teachings of the Nazarene can be modified to suit the condition of the world, surely the teachings of Cobden and Bright may be treated in a similar spirit. Free Trade should be recognised as an ideal, whose expression must be limited by circumstance. Where is the man who will breathe fresh life into the dry bones of twentieth century Cobdenism?

Does not the truth lie in a nutshell? Free Trade which was once in harmony with condition is no longer so. Therefore we are tied to a corpse without knowing it. Year by year our hold

on actuality becomes weaker; year by year we see more and more of the economic side of Free Trade and less and less of its human side. Hence it is no longer an inspiration but a fetter. In 1899 we were given a dramatic demonstration of the consequences of losing touch with conditions by our military failures in South Africa. For success in war, like success in commerce, depends on adaptability. Because our ideas in the art of war were survivals of an order of things which had passed away, they were sterile in their relation to existing conditions, the consequence of which was the collapse of our military system on the outbreak of war. And every phase of the South African struggle is repeated in the commercial struggle we are waging with the world. Our faith in Cobdenism is as touching as our faith in the British Army, when it was "ready to take the field to the last button," and so our attitude of economic superiority is as marked towards our rivals in the world as our attitude of military superiority towards the enemy in South Africa. In trade as in war we are wedded to the frontal attack, we are reluctant to seek cover, we avoid flank movements. In short our methods in the one campaign are as mechanical as they were in the other.

Then again we boasted that Free Trade was to conquer the world. In the same spirit we boasted that we should conquer the Boers by a picnic party to Pretoria. Every other prophecy we made in connection with the South African war was falsified by events in the same way, and we are equally short-sighted in fiscal matters. As the Boers, with no knowledge of military science, were to be overcome with ours, so we profess to be able to overcome the Protectionists by our economic superiority. When the farmers of the veldt made short work of our military science, and laughed at our methods as comic opera, we were indignant, and said they didn't play the game properly. In a similar way we complain of foreign nations, which decline to play the international game according to British rules. We accuse them of unfairness, and almost of wickedness, when the truth is they are merely in possession of the best modern weapons, and use them. We are tied to the ox-waggon of a theory, whereas they go where they will on a practical horse.

The fact is, our ideas on the art of war were formulated in an age to which they were adapted. Because it had passed away they were worse than useless, they were a positive hindrance to efficiency. They destroyed initiative, dwarfed intelligence, and made our military training so mechanical as to be ridiculous. The Army existed not to fight, but to make a brave show on the parade ground. Said one of our generals when it was pointed out to him that the enemy were as thick as leaves on the far side of the river he was about to cross, "I have made

my dispositions, and mean to go on." The following day there was a disaster because it was not the circumstances which decided the mode of action, but the text-book. Minor instances of the same spirit might be multiplied indefinitely. And as it was with our soldiers, so it is with our civilians. We are organised for commercial peace, which existed when England was supreme in the world, not for commercial war which is the result of keen rivalry. Free Trade exists for the nation, not the nation for Free Trade. Situations are constantly arising which call for initiative and resource. But we content ourselves with quoting from the economists, or acting as Cobden would have done in very different circumstances. Then we wonder why we are defeated. Again, we were ready enough to sneer at the stupid officer in South Africa, but what about the stupid civilian at home? He is no better equipped for the international struggle than the soldier was for the struggle with the Boers. The commercial Intelligence Department of the nation is every whit as defective as the military Intelligence Department, which was the laughter of the "peasant of the veldt." Not a single branch of the public service is organised on business lines. As for intelligence, it is despised.

Another lesson learned in the South African War may be useful in our fiscal fight with the nations. At the beginning of the campaign we were so wise in our own conceit that we received Colonial offers of help with amusement. We had trained and disciplined troops who could shoot at a fixed target with greater or less skill, who could move together with the accuracy of a machine, who could act as a unit but not as individuals. What use had we for practical riders and shots? For men of initiative and resource? For men whose everyday life was better training for the field than that given to the best soldiers in Europe? But in a very few weeks we had discovered that the Boers were mounted, which Mr. Balfour assured us could not have been foreseen, and the official tone in acknowledging Colonial offers of aid was as effusive as it was before indifferent. As a matter of fact, the irregulars of Greater Britain were one of the factors in bringing the war to a successful conclusion.

We are adopting a similar attitude in trade. We see no use in Colonial preferences. We underrate the British Empire as a market though it is expanding, and overrate the foreign market though it is contracting. We fail to realise that what the United States was to the nineteenth century, Canada will be to the twentieth, and Australasia and South Africa have a future scarcely less brilliant. If their military aid is a source of strength so also is their commercial aid. The fruits of the policy we adopt now

will be reaped neither to-day nor to-morrow but within the next decade.

But we are not likely to be given such a dramatic lesson in trade as we received in the South African Campaign. War is a stern master in whose school men must learn or die. Moreover it is not a religion, but an art whose principles we have adapted to the twentieth century. Our economic text-books tell us that this or that cannot be done. So said the military text-books or the Intelligence Department with regard to South Africa. But the Boers performed the impossible with ease, with the result that it was not they who were compelled to adopt our methods of warfare but we who had to adopt theirs. And so it must be in our fiscal relations with the world. The perfectly legitimate weapons of our neighbours must also be ours. True Protection is a bad master, but so also is Free Trade, and therefore, we may find the solution of our many problems in a readjustment of taxation. But the point is we must learn from the enemy even as we learned from the enemy in South Africa. For the era of competition is only just beginning. If we feel the pinch now what will the pressure be later on? To stand still is impossible. Hence the desire for a system which will give us real Free Trade instead of a phantom. If we use armaments as a means of securing peace why not use Protection or Preferential Tariff to secure Free Trade?

C. DE THIERRY.

ECONOMICAL NEEDS OF CANADA

MUCH, very much, has been written of late about Canada, and many pens, far abler than mine, have been busy extolling the wonderful resources of the Dominion and explaining the very special opportunities Canada offers to the able-bodied emigrant from England. In this paper I do not desire to cover the same ground, but rather to emphasise the economical importance of British capitalists turning their attention to our grand possession on the North American Continent and Canada's want of that class of emigrant which in the early days went forth from England to make their homes in the United States.

The arrival of the able-bodied man is useful, that of the mechanic valuable in certain ways, but it is not entirely what is now wanted in Canada. The need is for the settling of families of independent incomes. And, strange to say, the greater the number of children the better. Ready-made families are in special demand. Canada is not a country of immense fortunes like the United States, though it possesses a number of rich men. But the generality of incomes are merely comfortable. The fabulous fortunes across the border have been made not alone by industries, but by the discovery of mineral wealth and by a town growing up on what was supposed to be a very ordinary property, by newspapers, banks, railroads, and enterprises of a like nature. For example, Mr. Pierpont Morgan is a banker, Mr. Whitelaw Reid has an influential newspaper, the Vanderbilts and Goulds are railroad proprietors, the Astors and Goelets owned farms on which New York now stands, the Rockefellers found land on which oil wells of unceasing supply have been discovered. But these are possibilities equally sure in Canada if only the right class of men take the matter in hand. Undeniably, to start anything there must be capital. Hitherto the emigration from the Motherland has been slow and, in quantity, small—chiefly from the lower orders who want employment instead of giving it. The penniless man cannot help to build up a country quickly, though in the end he may become one of the foremost and wealthiest members of the

community. Witness Mr. Carnegie, who as a lad had nothing, and to-day gives away his millions, the result of cleverness and determination working together. Canada is a white man's country, and especially a Briton's country, though people in England are apt to regard it as a land of one long winter without intermission. The "stay-at-homes" do not realise what the Canadian summer is—the glory of it, the heat, the return Mother Earth gives for many months under ice and snow. The climate varies in intensity in different parts, but the summers are beautiful all over the land.

The first impression felt by all travellers in Canada is the absence of humanity—so vast an expanse of magnificent country with no one in it. Everything is there but man; the need of population is the harassing thought which never leaves one as the train glides along over that grand but unpeopled land. All honour is due to the men who have done the immense amount of development already accomplished, for in so vast a country people are but as a drop in the ocean. It needs a gigantic population to make any show over an area of three thousand square miles, and all told there is not six millions of people in the whole of Canada—not even the population of London—as against seventy-five millions in the United States. One is filled with admiration at the wonders performed by what, after all, is a mere handful of human beings. Three trunk railroads cross the continent. Ports there are on all the lakes, many with grain elevators (new devices for loading ships). The Canadian waterway is one of the finest things in nature, and where nature failed to connect the lakes men have built canals. In fact, so much has been done that when one contemplates what the beginning meant it is like a fairy story. And there was no negro population to help in these great undertakings.

Nine-tenths of English people who think, know that Canada is enjoying great fiscal prosperity, and that an impetus has suddenly arisen in Canadian emigration—probably generated by the great arch of wheat set up in Parliament Street for the Coronation—that is to say, a greater percentage of our emigrants are now going to Canada than to other places. But how many realise the steady American emigration to Canada which has been in progress during the last few years? And this not from the unprovided class, but from well-to-do farmers and others in better circumstances, with capital. The energy and enterprise of the American nation is never idle, never complacent, never asleep. All the world knows that Canada to the quick intelligence of the American is Naboth's Vineyard; nor is it surprising, seeing the immense possibilities of the land—below as well as above the surface—that he should long to possess it.

Already he has stepped over the dividing fence. There are forces which by silent undercurrent effect great, if gradual, changes, and there are many ways of acquiring territory other than by arms. It can be done by exchange or sale, by absorption or by possession, which, as Great Britain has known so often to her cost, is "nine-tenths of the law." If Naboth's Vineyard should pass from its present ownership it will come about by one of the two last-named processes—in no other way. For more loyal and devoted Colonists than the Canadians do not exist. But with ready-made families transferring themselves in unlimited numbers over the border and bringing with them the much-needed capital, bit by bit the mines and ranches of Canada will become merged into the United States.

Undoubtedly the quicker a country is opened up and inhabited the better for all. And no nation on the face of the earth can do this work so well or so rapidly as the United States of America. But Great Britain requires this land for her surplus population in a way the United States will not require it for centuries to come. Happily, at present Canada is entirely our own, but we must not lose sight of the fact that if continued effort is not made from these shores to people it that effort will be made, as it is now being made, from over the border. Many Americans spend every summer at the Canadian lake, mountain and seaside resorts, and a considerable number have already purchased country places within the limits of the Dominion. All along the St. Lawrence River there are ideal sites for country houses. And times have changed in the Motherland. Each year finds the incomes of landed proprietors growing less, and the incomes of other classes of the community increasing. The old county families are getting poorer every day, and as the exigencies of modern living grow in extravagance, life becomes more and more complicated. The pleasures of sport are now reserved for the very rich, even fishing, which was perhaps the most easily attained, is at a premium except to those whose near relatives still own properties.

In the Dominion it is altogether different; the peninsula of Nova Scotia, three hundred miles long and one hundred broad, is a new Scotland teeming with fish and game of every kind. Cape Breton and Prince Edward Island are equally well stocked and situate in the midst of beautiful wooded and hilly scenery most fertile and capable of very varied production. Arcadia, that lovely land of Evangeline, rich and fertile, has a soil especially conducive to fruit farming. All over this land are found apple orchards, as well as the small fruits, which pay well. There are farms, that is houses already built and land reclaimed, to be bought for very small outlay compared to what

is required here. The journey from England is neither long nor expensive, a visit to the Motherland is therefore easy. Except that the summers are hotter and the winters rather colder, the climate is not unlike what we are accustomed to here, but the sky is brighter and the air more exhilarating. After all, what can be more delightful than life on a fruit farm with all the advantages of a sporting estate thrown in? The same kind of thing is found all along the line through the province of Quebec and as far as Ontario. Quebec and Arcadia were settled by the French, whose thrift and hard work shows itself by the ribbon-like strips of ground ending in a point allowing each owner to possess a river frontage. A lesson is there learnt of how much can be done with very little possession.* These *habitants*, as they are called, who live near Quebec are a strange survival of the French pioneers. They have enormous families, eighteen children being nothing unusual, yet they make their little strip of land provide for this large family, thus showing what this splendid land is capable of doing.

The most intense feeling that Canada produces is that Nature is only waiting for man to come and take the goods she has stored up for us. And where so much is left wild which would repay an hundred-fold, the emptiness is a sin and a shame. Every nerve should be strained to bring the right kind of people to fill the void, and to enjoy the gifts and values they will never find in England. On landing at any of the ports—St. John's, Halifax, or the two Sidneys, wonderful deep-water harbours capable of sheltering a fleet at a time—by train or boat one can go by either the Bay of Fundy, the Baie de Chaleur, and through one of the most lovely inland seas, the Bras D'Or Lake, each and all filled with still life. No one, who has not travelled through this country, can realise its really entrancing beauty. And remember that one can board a steamer at Liverpool and continue in the same ship till Montreal is reached. After leaving the Atlantic this glorious waterway leads on to the magnificent St. Lawrence River. On every side and at every mile new scenic beauty is met. If only there were people, hundreds of thousands of people; for no numbers would be too many in a country of such vast dimensions as Canada.

In the north-west territory, Manitoba and British Columbia, with its almost perfect climate, it is easy to obtain a grant of Government unreclaimed land; but that means pioneering and the roughest of work with necessary isolation, added to great land distance, as well as three thousand miles of sea from England, a prospect not perhaps quite enticing to people accustomed to every-

* In the east of Canada it is not the custom to have large farms, 300 acres being the average extent.

thing ship-shape, however cramped and small. The development of this part of Canada is work for experienced colonists, and if English families were to buy farms in the east the older colonists would doubtless migrate to the west, but this, without selling their land first, they cannot easily do. The beginning of the settlement of the United States came about by the arrival of the Puritans and Cavaliers, who were driven from England by conscientious motives and forced to fly with their families. These emigrants made their homes in Massachusetts, further inland and south. Then came the French *émigrés* to Louisiana, both contingents bringing with them funds, furniture, and education. Later on the same people or their children migrated further west and north; in fact, spread out into the wilderness, with the result that one finds most delightful people all over America, in the new towns as well as in the old. And hence, from one cause and another, from the Atlantic seaboard to the Pacific, millions of souls are enjoying the benefits of civilisation.

What the early pioneers in the United States went through to accomplish this success can never be adequately described. But families going to the older established parts of Canada will meet with a very different condition of affairs. They will find large towns with buildings as good as many at home, and in several places modern improvements not to be seen in the Motherland. They will find many delightful people whose families have been established for long years. In short, the horrors and dangers of settling have been overcome. If only a number of families, each with a small capital and many children, would make the break and go to Canada, there to build up a colony together, happiness and health await them. Moreover, and this is an important matter, the educational advantages for children are both excellent and cheap. Should any family, then, take the plunge and perhaps buy a farm in Nova Scotia or New Brunswick, the future of the children is at any rate assured, and a competence is sure if a large fortune is not made.

Here, however, everything is overcrowded, every profession overstocked, and the sons of gentlemen are obliged to accept and be thankful for employment far below what their standing entitles them to obtain. Every year the problem what to do with sons and daughters becomes more difficult to solve. With new cities springing up, which must come with emigration, more lawyers, architects, engineers, and mechanics of every kind are required; and those on the spot, educated in the country, have the best chance of rising to the top. Look for instance at the wonderful growth of Winnipeg in the last few months. Houses cannot be built fast enough for the applicants, and from a wooden hamlet Winnipeg will one day become the Chicago of Canada.

There is not to-day a family in Great Britain of good social standing, several members of which, if not in absolute want, find it no easy matter to live as they were accustomed to do, on their present diminished incomes. It is to these people, these ladies and gentlemen, and to their children, whose future can only be a shade more depressing than the outlook for the present generation, that I would point to Canada. The advantages that England possessed for many of the old families are now mostly enjoyed by millionaires from the new countries, and consequently seaside towns and London flats are rapidly filled with men and women who would greatly prefer a wider and more interesting existence if they could afford it here. But as that cannot be obtained, why not take it where it is to be had? And it is to be had in Canada.

For residence in Canada it is necessary, however, that the ladies should have a little practical knowledge of daily household work—a branch of education usually entirely disregarded in England, though never in Germany—a rudimentary knowledge of cooking, and some idea how clothes ought to be washed. Not that the wife would become a servant, but that servants are few and often badly trained; consequently knowledge is power, and it is a great thing to know what you have to teach. Cooking all over Canada and also in the United States is a weak point, except in the rich houses, where they employ the best *chefs*; in hotels, stations, and in small private houses, it leaves much to be desired.

There are stacks of officers out of the army about the age of forty-three. They mostly have some little capital, and they at least have education, and generally foreign service experience. These are some of the men who would make Canada into a richer and still more important country, if they would put their shoulders to the wheel. It was probably some engineer officer who thought of harnessing Niagara to work electricity for the benefit of manufactories and towns for miles. Why should not an English officer think of something equally brilliant if he were on the spot? Hanging round Pall Mall and Piccadilly is not conducive to invention, or even to the true interests of life. It seems absurd that we should own such a country as Canada and that the upper classes should neither care to investigate it nor care if we lose it. It is assuredly the country for younger sons and their families. A climate fit for white people and a population of English, with the same sovereign, the same home customs, and the same laws.

Large schemes are on foot in Canada for further transportation. The Grand Trunk is beginning new lines to the west, and Sir William van Horne, who played so important a part

in the construction of the great Canadian Pacific Railway, and in founding the "Empress" line of steamers, the best passenger route to the Far East, is still working hard on similar enterprises. A line of steamers from England which would improve the journey to Canada and simplify the service to China, at present made chiefly through the Port of New York, would be a great boon, but unfortunately there is not sufficient traffic for this venture. That there is plenty of money in England was proved again by the Transvaal Loan subscribed for five times over in three days. There was an old American story truer at the time than now, which I should like to mention here. A child was asked in a geography lesson the question—"Where is the capital of England?" The answer came pat and firm, "In the United States." Why cannot some of that surplus capital go to the development of Canada? Rome was not built in a day we are told, but in the West they now build quicker, and if a wise and careful forethought is not soon exercised, we shall undoubtedly see an American phoenix rising out of the neglect of England.

Seeing is believing, and nothing would be wiser than for summer trips to be made to the eastern provinces of Canada. The Allan Line make cheap rates for return journeys, and there are many inns on all the lakes and good hotels in the cities. In fact a fishing trip would not cost more than taking a house in England for the hot months or going on the Continent. The more the English people realise the advantages of Canada, the better for them and the better for the Empire. They should see for themselves the rich land now lying waste, land which a very few years of cultivation might turn into a property any British landowner would be proud to possess.

In conclusion I would say that these remarks are not written from hearsay, but from observation during a journey round the ports of Lake Ontario, through the orchard land, and slowly on through the rich and varied country to the wide open gates of Canada on the Atlantic Ocean. It was then borne in on the minds of all the party what wealth, health and happiness awaits those families who have the courage to break away from the narrow daily round in England and make their home in a larger sphere with a broader horizon.

MAUD PAUNCEFOTE.

THE DEPRESSION IN AGRICULTURE

In this paper I propose to touch briefly on the various points connected with the present depression in agriculture. I do not intend to trace the history of agriculture in this country from early ages, but will begin with the last century. At that period families were practically self-supporting. They grew their own food, barley for their beer, and wool for their clothing; their habits were primitive, their wants few. The era of large towns had not commenced. About the year 1700, great changes began to take place. Owing to increasing population, a demand arose for corn; much land was enclosed and broken up for the first time; improved methods of cultivation were introduced, and general prosperity followed. The population was still sparse, but the production of the soil increased to such a degree, that England was able to export much corn. The result was a fall of the rates, an increase in the purchasing power of wages, and a higher standard of living among all classes.

Later, the wars on the continent, or fiscal policy, threw England back on her own resources. Population was increasing, manufacturing industries were becoming prominent, the old wasteful system, or want of system, gave way to modern improvements, and the last ten years of the eighteenth century and the first fifteen of the nineteenth, were probably unexampled in the history of agriculture. Before the declaration of peace in 1815, prices of all agricultural produce had been much inflated; wheat was selling at 115s. per quarter, with the result that valuable pasture was broken up, land that was fit, and only fit, for the grazing of sheep, was turned into arable and ruined. The effect of this period of prosperity was an enormous increase of rent, excessive expenditure on buildings, and a high standard of living.

The next twenty years was a period of widespread ruin and disaster. Losses were enormous. Wheat fell from 74s. to 43s.; mutton from 5s. 8d. to 2s. 2d.; beef from 4s. 6d. to 2s. 5d. It might be supposed that these low prices were beneficial to the country, but the contrary was the case; the poor rates went up

to a previously unheard-of-figure, and in some cases the land became derelict, the owners being unable to face the burdens.

Referring one day to the journals of Mr. Nassau William Senior, Poor Law Commissioner for Ireland, I came across a letter addressed by Mr. Jeston in 1833 to the English Poor Law Commissioners, from Cholesbury (Bucks) of which parish he was rector. The following extracts from this letter fairly set forth the altered position :—

I am informed (says Mr. Jeston) by the very oldest of my parishioners, that sixty years ago there was but one person who received parish relief, but it should seem that the parish for many years past has been an overburdened one, though within the last year the burdens have been much increased by the land going out of cultivation, and the whole of the population being thrown upon the rates. . . . The parish officers not being able to collect any more funds threw up their books and from that time their duties have fallen upon myself . . . for the poor . . . applied to me for advice and food. My income being under £140 a year rendered my means of relief small, but my *duty* was to keep them from starving, and I accordingly commenced supporting them by daily allowances of bread, potatoes, and soup. . . .

After many journeys I succeeded in obtaining a “rate in aid” for £50 on an adjoining parish. The present state of the parish is this; the land almost entirely abandoned (16 acres only, including cottage gardens, being now in cultivation) the poor thrown only upon the rates and set to work upon roads or gravel pits, and paid for this . . . at the expense of another parish. I have given up a small portion of glebe (the rest is abandoned on account of the rates assessed on it) to the parish officers, rent free, for the use of the poor. The £50 will be expended in less than two weeks, and I shall have to apply for another “rate in aid.”

This condition of things led to the alteration of the Poor Law in 1834, and two years later a new era began. For some time lavish expenditure on improvements took place, money was spent freely on buildings adapted to the new requirements, and a very large capital sunk in drainage works. Many Acts for the benefit of agriculture were passed, including the Commutation of Tithes Enclosure and Drainage Acts. A cycle of prosperity was opening out, but the corn laws were being bitterly attacked by Cobden and the Anti-Corn Law League, and after an agitation, accentuated by the Irish famine, continuing over seven or eight years, they were finally repealed on June 25th, 1846. To the policy of Free Trade which followed the repeal of the Corn Laws is ascribed all the prosperity experienced by this country during the next quarter of a century, but the discovery of gold in California and Australia, and the increased facilities for trade brought about by the use of steam power, had at least quite as much to do with the prosperity of the country as the policy of Free Trade.

England, at that time, was in a peculiarly favourable position for an advance. Enormous strides had been made in

all our industries. This country alone, practically, had an unlimited supply of coal and iron at that time, and in all industrial arts England was far ahead of her continental rivals. Railways were being introduced everywhere, and for many years British subjects as engineers, contractors, and their *employés* had a practical monopoly on the continent. Coal and iron, too, had to be brought from England notwithstanding heavy duties, for the construction and working of these railways. Her steamships also enabled her to carry her trade to every part of the civilised world, and to bring back the raw material necessary for her manufactures. A few years changed all this, the Exhibition of 1851 opened the eyes of foreigners, who were not slow to avail themselves of our discoveries. From followers they soon became rivals, and now it is with the very greatest difficulty that British trade can hold its own.

Agriculture from the year 1850 to 1877 had its ups and downs like everything else, but on the whole was in a flourishing state. British farming and all connected with it were models which others copied. The soil was in a high state of cultivation, and stock of all kinds both in quality and numbers was in a satisfactory condition. The capital invested in land (apart from the freehold) in 1877 was, according to Mr. (afterwards Sir James) Caird's figures, not less than £360,000,000, representing an income of some £40,000,000 divided between the landlord and tenant. By 1881 Lord Beaconsfield estimated that one-third of that capital (through the bad seasons, low prices and the effect of the repeal of the malt tax on the lighter lands) had gone. From that time to the present the depression has steadily continued with ever-increasing financial loss, and it is no exaggeration to say that the *whole* of the capital embarked in farming twenty years ago has vanished.

A very large number of farms are now untenanted, or held at merely nominal rents. Their former occupants have either crossed the Atlantic, many going over to the United States, there to increase the number of our agricultural rivals, or have disappeared altogether—gone under, so to speak. With the landlords, however, it is not a case of giving up and going, for their capital is invested in their estates, and to them they must stick. As a class they have nobly done their duty, and to their hurt have often continued to give employment, rather than allow the labourers to suffer. By every means in their power they have endeavoured to assist their tenants, not looking merely to the "pound of flesh" stipulated for in lease or agreement. But what good after all can remissions of rent do. The evil is too deeply seated for that, and notwithstanding the fact that at any rate in the Southern and Eastern counties of

England rents have been reduced not less than 50 or 60 per cent., and in many cases even more, the present season, owing to the excessively light crops in several districts, and the unexampled low prices, bids fair to be the worst on record.

The labourer, on the other hand, has little or no cause for complaint. His wages which had gone up about 3s. to 4s. a week twenty years ago, have so remained; but everything he wants is much cheaper. His cottage, as a rule, is far better, and he has no trouble in getting a garden or an allotment. Notwithstanding these advantages, however, it is becoming each year more difficult to get sufficient labour, even for the reduced area of land under cultivation.

Now let me show by figures how this depression affects the prosperity of the country and, individually, people of all classes. Take, for example, an averaged sized estate, say of 3000 acres, divided into ten farms of 300 acres each, let in normal times at £1 per acre, tithe free. The landlord's profits would be:—

Twenty years ago.			Now (if let).*		
	Deductions. £	Rent. £		Deductions. £	Rent. £
Land tax	100	3,000	Land tax (at 1s.) . . .	75	1,500
Tithe rent charge at 5s. per acre commuted . .	750		Tithe rent charge at 6d. per cent.	500	
Income tax at 6d. (£53 15s.)	54		Income tax at 11d. . . .	42	
Expenses of estate management, repairs, etc., 15 per cent. . . .	450		Expenses of estate management, repairs, (very low estimate 20 per cent.)	300	
Taxes on hall, assessed taxes, etc.	46		Taxes on hall, assessed taxes, etc.	43	
	—	1,400		—	960
Total landlords' profits .		1,600	Total landlords' profits .		540†

* If in hand the outgoings more than swallow up receipts.

† Or about 1½ per cent. on the cost of the buildings.

The income tax assessors reckon tenants' profits on a farm at half the rental. Accepting this assessment as the profits of each tenant on an estate such as I have indicated twenty years ago (the basis of assessment has not changed) would be £150, making a total profit for the ten tenants of £1500. Now with the rents at half their former value, the profits of the same ten tenants would be only £750. With regard to labour there is no arbitrary rule by which to gauge the actual amount expended, but experience shows that twenty years ago the annual expenditure in wages on the estate in question would have been 25s. per acre, making a total annual expenditure of £3750. Now under good farming, and expenses cut down as low as possible, only 15s. per acre, or a total of £2250 would be spent. If the land were

in hand—and much land is either out of cultivation or roughly laid down to grass—the labour bill would not come to more than 10s. per acre, making a total of £1500 for the year.

Summing up the three positions then, it will be seen that, whereas twenty years ago the landlord had to spend £1600 per annum; tenants, £1500; labourers, £3750; a total of £6850. Now with reduced rents and less profits, the landlord has to spend £456 per annum; tenants, £750; labourers, £2250; a total of £3456. While, with the estate in hand, landlord's house shut up, tenant gone, everything managed as cheaply as possible, bailiffs, salaries, &c., £250; labourers' wages, £1500; a total of only £1750. Moreover in each case the money received was and is spent *directly* in this country, very much of it in the immediate neighbourhood. So large a falling off in the local expenditure must have a corresponding effect on the prosperity of the towns and villages, for agriculture is undoubtedly the backbone of the country, and when it suffers all must suffer with it.

But the reader will say, "At any rate we benefit by the cheapness of food." This opens up a wide subject and one into which I do not propose to go. But I may perhaps be allowed to point out that when in 1859 wheat cost 54s. 4d. per quarter the 4lb. loaf cost 5½d.; in 1893, with wheat at 30s. per quarter, the price of the 4lb. loaf was the same.

And now let me comment upon one or two plans by which relief may be obtained. Small holdings and the various proposals with regard to them, merely touch the fringe of the question, and it is easy to show that the experiment has not always been a success. In the year 1845 Feargus O'Connor and others made the attempt in Gloucestershire. I myself knew those holdings well thirty-seven or thirty-eight years ago. The holders were then on their beam ends, and in 1885 the last of them, John Lee, after thirty-six years' hard struggle, being unable to dispose of his holding, was about to throw it up and seek work as a labourer. It is hardly to be wished that the condition of our labourers should be no better than that of the French or Italian peasant where small holdings are the rule.

We have been brought up to the worship of Free Trade as a fetish. Theoretically the principle is perfect, but in practice we find that this country alone, of the great nations, is wedded to it. Cobden's predictions and sanguine belief that in a few years all the world would be free-traders has been falsified. It is not probable that this country could produce enough to support our enormous population, but the result of our fiscal policy has been to make us more and more dependent for our supplies on foreign countries. The meaning of this is that we must at all times have command of the seas. Captain F. N. Maude

strongly advocates*—what he calls Imperial Insurance—an *ad valorem* duty on all our ocean-borne commerce. This would give us £24,000,000 to spend on our navy, which would then suffice for all our needs. Another scheme, put forward by the late Major Jackson of Swordale suggests a 5 per cent. duty on all our imports, an arrangement he calculates would produce a net revenue of over £21,000,000, which would be ear-marked to provide old age pensions, to all who are not subject to pay income tax, on arriving at the age of 65: the number of recipients he gives at 1,500,000, and the cost at 19½ millions. By relieving the poor-rates you would indirectly greatly benefit agriculture.

But what would be more immediately effective, and give agriculture what it has never had, real free trade, would be to relieve it of all rates levied on land used for agricultural and kindred purposes. In the time of Queen Elizabeth and afterwards real property was the only *tangible* property, hence all taxes were levied on it. This injustice goes on to the present day, and *agricultural* land and all improvements made on that land (the *raw* material on which we grow food for the country) are taxed up to the hilt. Now and again some legislative enactment may indirectly prove favourable to the agriculturist, but any temporary advantage thus derived is soon taken away by other legislation, and the position is as before. Thus a grant in aid of rates is made by the Exchequer, but on the other hand land is bled more than ever by the operation of the Death Duties. The small duty on corn imposed in 1902 has been taken off this year, though in operation it had not affected the price of bread in any way, but had put a little heart into the sorely-tried agricultural classes.

In other trades, the buildings and plant only are rated, but in agriculture *every* acre is rated according to its possible producing value. Lord Masham (a staunch Protectionist) would be surprised, and rightly so, if it were proposed to rate the produce of the mills of his company, so would any cotton-spinner or iron-master. *And yet that is what we do with the produce of land.* To take wheat alone. The average rates on it are 2s. a quarter. Again, the railway charges are far higher for home grown produce than for foreign. On the L. S. W. R. the rate per ton for *imported* meal from Southampton to London is 17s. 6d., but from Bishopstoke, Winchester, and Botley (nearer London), 31s. 3d., 27s. 9d., and 31s. 8d. per ton, respectively.† Even so lately as 1887 Sir James Caird writes: “We have still an advantage over these (*i.e.*, rich foreign lands), in the cost of transport, which is equal to the *rent* here.” Yet, soon after, our

* *National Review*, January 1903.

† These charges have, I believe, been somewhat modified since the article was written.—W. D. M.

shipowners were giving American growers 2s. per ton for wheat sent over here as ballast, which on arrival at Liverpool was and is distributed through the country at less than our own home-grown corn. It appears to pay the Canadian to send his hay here, but it does not pay (owing to the cost of carriage) the Eastern Counties farmers to send straw to London.

I have only sketched in the merest outline the difficulties at present surrounding the agricultural problem. But the importance of finding a solution cannot be over-estimated. It is on agriculture that, even now, nearly one-half our population depends, and when agriculture prospers all industries prosper with it. The future of agriculture lies with the inhabitants of our large towns: it is for them to say whether they are satisfied to be almost entirely dependent on foreign supplies, a national danger in time of war, or whether it is not to their advantage to encourage home industries, and ensure certain prosperity.

W. DALZIEL MACKENZIE.

FAWLEY COURT.

THE ROADS OF EMPIRE

DREAMING, I saw the long brown road
Through plain and ranges run,
The lean teams struggling with their load
Beneath the tropic sun,
Where, forward flung from every shore,
Our world-wide Empire sets
To guard her lines of work and war
Her frontier vedettes.

I heard the busy axes swing
That hewed the path ahead,
I heard the rifle bullets sing
That heaped the road with dead ;
Far westward in the sunset glow
The long train sank at last,
With farm and city left to show
Where England's wains had passed.

Dreaming, I saw the broad blue road
Where ships of England sped ;
The flag of ocean-empire glowed
From every foremast head ;
And where those towering sails unfurled,
Those smoke-wreaths dulled the sky,
The passing fleets of all the world
Dipped flags as they went by.

I heard the tall yards creak and swing
When sea-winds searched the spars,
I heard the brown-faced sailors sing
Beside the capstan bars ;
The red moon rose, the sea-mists fell
On conning-tower and mast,
With burning slavers left to tell
That England's ships had passed.

The wheel-tracks faded from the sands,
 The flags no longer flew,
 The white mists wove a hundred strands
 Of pathways brown and blue,
 Till all those roads were coloured bands
 Twined in and out and through,
 Silk ribbons flung, oh! far-off lands,
 To bind our hearts to you!

WILL H. OGILVIE.

WORKMEN'S INSURANCE AND NATIONAL PROSPERITY

[The speech delivered at Hanover by Herr Möller, the Prussian Minister of Commerce, has been followed to-day by the publication, for the first time, of a report of an interview with him in 1902, bearing more directly on German commercial hopes in the British Colonies. In this Report the Minister is quoted as saying, "The real cause why Great Britain is behind Germany is the monopolistic practices of the trade unions. Germany has trade unions too, but they can never achieve the position of domination which they occupy across the Channel. The most weighty factor against such an eventuality is our invalid and working-men's insurance system."—*Morning Post Correspondent, Berlin, August 7.*]

INSURANCE in various forms has done more than any other institution to protect mankind from those accidents of fortune, which leave not only men, but women and children destitute. In most countries insurance has long been in existence among the upper classes, but among the working classes where the need is certainly not less, insurance has been thoroughly and systematically organised in one country alone—Germany. The system which has been in force in that country for the last twenty years is of so remarkable and in many respects of so beneficent a character, that some few months since I induced an influential deputation from the National Conference of Friendly Societies in England to accompany me to Germany and study the question on the spot.

The work of State insurance in Germany was initiated by the message of the Emperor William I. to the Reichstag in November 1881, the message, as communicated by the Chancellor, Prince Bismarck, running thus :—

We consider it Our Imperial duty to impress upon the Reichstag the necessity of furthering the welfare of the working people. We should review with increased satisfaction the manifold successes, with which the Lord has blessed Our reign, could we carry with us to the grave the consciousness of having given our country an additional and lasting assurance of internal peace, and the conviction that we have rendered the needy that assistance to which they are justly entitled. Our efforts in this direction are certain of the approval of all the federate Governments, and we confidently rely on the support of the Reichstag, without distinction of parties. In order to realise these views a Bill for the insurance of workmen against industrial accidents

will first of all be laid before you, after which a supplementary measure will be submitted providing for a general organisation of industrial sick relief insurance. But likewise those who are disabled in consequence of old age or invalidity possess a well-founded claim to a more ample relief on the part of the State than they have hitherto enjoyed. To devise the fittest ways and means for making such provision, however difficult, is one of the highest obligations of every community based on the moral foundations of Christianity. A more intimate connection with the actual capabilities of the people, and a mode of turning these capabilities to account in corporate associations, under the patronage and with the aid of the State, will, we trust, develop a scheme to solve which the State alone would prove unequal.

By the system evolved from this imperial mandate, the working man, incapacitated from work by sickness, accident, infirmity or old age, has a legal right to a measure of provision, both for himself and family, which saves him from being compelled to rely upon public charity. The means by which this end has been obtained, is based upon compulsory insurance on the part of the working man and his employer, under an administration on which the insured is represented. The system includes three forms of insurance—accident, sickness, and invalidity and old age. I will take them in the order named.

In the case of "accident" insurance, the premiums are entirely paid by the employers, and when death occurs as the result of an accident, an allowance is made to the survivors from the day of death. Widows and children receive 50 per cent. of the yearly earnings, and dependent parents 20 per cent. For the first thirteen weeks an injured man is supported out of sick fund (No. 2), and if by that time he is not sufficiently recovered to resume work, he receives an allowance, during disablement, up to 60 per cent. of yearly earnings; or free hospital treatment during the whole cure, and an allowance for the family. Accident insurance is extended to workpeople engaged in industry or agriculture, to officials whose salaries do not exceed £100 a year, and to small employers. The employers are united in trade associations and contribute to the insurance funds proportionately to the wages paid, or to the number of hands employed, as well as to the risk of accident in the various occupations.

In the case of insurance against sickness, the workman pays two-thirds of the premium, and the employer one-third. In the event of illness, the allowance is made for thirteen weeks, or the sick man receives free hospital treatment, and half the sick pay for the support of the family. Similar relief is provided for women in child-bed for four weeks; and when death occurs, the funeral expenses (twenty times the daily wages) are paid. This class of insurance is managed by local sick associations, of which there are a number of organised branches. One of the many indirect advantages of the system is, that not only is the

man paid, but with the knowledge that his family is provided for he is able to enjoy the first essential to recovery from any form of accident or sickness—a mind at rest.

The funds in the third case, that of insurance against infirmity and old age, are supplied partly by the State and partly by employers and employed. The State contributes to each annuity the fixed amount of fifty marks (£2 10s.) per annum, and also pays the workman's contribution while he is serving in the army or navy. The employer and the employed contribute equally and in proportion to wages earned. Payment of these contributions is really made by the employer, who affixes stamps to the card of the insured weekly, the stamps being issued by the Imperial Insurance Department; and in paying the wages of the employed the employers are entitled to deduct the workmen's share.

TABLE SHOWING CHARGES OF THE ENTIRE WORKMEN'S INSURANCE ON THE YEAR'S AVERAGE.*

—	Employers.	Employed.	Empire.	Total.
	Marks.	Marks.	Marks.	Marks.
Sick Insurance	5·15	10·30	..	15·45
Accident Insurance	6·08	..	..	6·08
Invalidity Insurance	4·65	4·65	2·88	12·18
Total	15·88	14·95	2·88	33·71

* These figures show that the workman does not really pay half the whole charges, for by the Workmen's Insurance he gets back considerably more in compensation than he pays in contributions.

These three branches of National State Insurance supplement one another and form a complete organisation which goes far to relieve distress thrown upon the family in the case of sickness, incapacity for work, or death of the head. Nor is that all. The effect of the organisation is even far more reaching. The social status of the workman is raised to a higher plane than that attained perhaps in any other country, as the workman claims as a right from the State that relief in sickness for himself and family which the State has helped him to purchase and not left him to beg. Out of the capital funds of the workmen's insurance, grants by way of advance are made for improving the dwellings of workmen and for supporting every improvement of public interest.

Now (1901) already (says Dr. Zacher*) one million marks are expended daily in Germany for this branch of provision for workmen alone, whilst the accumulated funds already exceed one milliard marks (£50,000,000), one hundred millions (£5,000,000) of which have been spent in constructing workmen's dwellings and special establishments for sick, injured, invalided and convalescent work-people, public baths and the like institutions for the benefit of

* See 'Guide to the Workmen's Insurance of the German Empire.'

the working classes. As, however, the circumstances which tend to disturb the good relations between employers and employed are everywhere much the same, the hope is natural and well justified, that the consideration and forethought which the German labourers owe to the beneficent sacrifice of their employers will find an echo in other civilised countries, for the welfare of the human race and the consolidation of social peace and concord.

The policy, on the part of the controllers of the fund, is to prevent danger from sickness and accident. As sickness immediately makes a call upon the common fund, the various local branches, or sick clubs, not only address themselves to restoring the sick to health, but endeavour to prevent by every hygienic and other beneficent measure the occurrence of disease. Thus by the aid of the State Sick Insurance Department, millions of publications, such as the 'Tuberkulose Merkblatt' are distributed among the working classes and have attracted much interest.

Statistics of the sick and invalided have been compiled and show that of all men working in mining, metallurgy, industry and building who become invalided at the age of thirty, more than half suffer from consumption. The proportion among workwomen is much the same. This has led the department to issue a circular calling attention to the importance of the crusade against consumption. The three great Unions, engaged under the active patronage of the Empress in combating tuberculosis, to which the Workmen's Insurance Department and other insurance institutions belong, were much impressed and proceeded to take up the work, especially the provision of sanatoria for consumptives throughout Germany. And The Imperial Insurance Department advised the insurance institutions to avail themselves of the favourable opportunities offered by the exertions of these Unions, and in cases of consumption where the insured is capable of recovery, to demand the aid of the sick-clubs and communities concerned, for the preservation of the workman's self-support, by granting a treatment to that purpose in sanatoria, which will, if the result answers the hoped for expectations, lessen the annuities they are charged with.

The favourable experiences up to the year 1899 led to an extensive support of the insurance institutions. It was felt to be not only a question of guarding the family from immediate hunger and care, but also one of effecting a timely removal of such members of the family who might threaten others with infection. These efforts together with the improvement in the general condition of the working classes, brought about by the whole organisation of the State Sick Insurance Department, have already had a remarkable effect on the tuberculosis death-rate in Prussia, which has fallen from 31 per 10,000 in 1886, to 19 per 10,000 in 1901, whereas the annual tuberculosis death-rate in the United

Kingdom only fell from 24 per 10,000 in 1886 to 19 per 10,000 in 1900.*

In addition to sanatoria for consumptives and home dwellings, many other institutions for the benefit of the working classes have been promoted by the Workmen's Insurance Department. Accident stations, centres for sick nursing and institutions for convalescents have been erected. Loans at a low rate of interest are granted for the purpose of making railroads, the encouragement of cattle-raising, for labourers' colonies, and public baths. The vitality of the German workman is improving, and the birth-rate is the highest in Europe, while the tendency to save has been increased by the compulsory insurance system.

Now let us turn from this remarkable development of State socialism in Germany and consider the friendly societies of the United Kingdom which, with a similar object in view, have grown up by voluntary effort. Our friendly societies are practically societies by means of which the poorer classes aid each other in emergencies arising from sickness, death and other causes of distress. Their history is full of interest to the student of sociology but can only be briefly referred to here.

The origin of friendly societies in all countries appears to have been the burial club. Such societies are found to day in China and flourished among the Greeks and Romans. In mediæval times the Teutonic races had their guilds, the religious guilds being suppressed in the 16th century. The first system of relief by poor law was introduced about the same time. While there are reasons for connecting the friendly societies with the guilds of the Middle Ages, it seems probable that the friendly societies came into existence in their present form early in the 18th century, and of these the first were formed by the Huguenot refugees in Spitalfields.

A number of small societies, many of which did not contain more than 50 members, appear to have grown up through the 18th century, and first received recognition from Parliament by Sir George Rose's Act in 1793, which provided encouragement in various ways, as well as immunity from taxation to a very considerable extent. The societies at that time were practically small clubs, in which the feature of good fellowship was more prominent than any reliable system of insurance for sickness and death. As a matter of fact it was not an uncommon thing for these societies to break down financially, and in 1819 another Act was introduced in which a friendly society is thus defined: an institution whereby it is intended by contribution on the principle of mutual insurance, for the maintenance and assistance of the contributors thereto, their wives and children, in sickness, infancy,

* The British statistics for 1901 are not yet published.

advanced age, widowhood, or any other natural state or contingency, whereof the occurrence is susceptible of calculation by way of average.*

A series of Acts with similar objects, which appear, however, to have been but imperfectly attained, were passed down to 1875, when further legislation, regulating the friendly societies in Great Britain, came into force. This legislation provided simpler means to members of friendly societies, for ascertaining and regulating defects of management, and restraining fraud, and for placing the business of registration under the control of a Chief Registrar, aided by an Assistant Registrar and an Actuary in each of the three countries of the United Kingdom.

The process of amalgamating the friendly societies and their branches has thus been going on for many years. Now most of them are registered. Since the National Conference of Friendly Societies was established, it has been of great service in obtaining further means of improving the law and enabling the societies to strongly represent to the Government and to the legislature, any matters which they desire to bring forward. The following figures† give a fair idea of the widespread character of these institutions and the sums of money under their control.

Name of Institution.	Number of Institutions.	Members.	Funds.
			£
Ordinary Friendly Societies	7,090	2,807,823	13,747,273
Branches of Registered Orders. . . .	19,340	2,409,438	19,004,596
Collecting Friendly Societies	45	5,922,615	5,207,686
Medical Societies.	86	298,691	70,207
Benevolent Societies.	70	18,363	286,141
Working Men's Clubs	632	175,469	209,041
Specially Authorised Societies	465	114,307	956,256
Cattle Insurance Societies	55	3,424	6,599
Societies and Branches	27,793	11,750,130	39,487,619

Such then in brief is the history of the friendly societies of this country. Beginning with a number of small isolated societies, amalgamation and co-operation have gone on, side by side, with the extension of membership, until rather more than a quarter of the entire population of the United Kingdom are members of these institutions. And if they have not been constituted into a State Department, similar to the State Sick Insurance Department in Germany, they at least represent the best portion of the working classes of the country combined in a mutual effort for

* The promoters of this Act stated that it was desirable to protect such persons (members of friendly societies) from the effects of fraud or miscalculation.

† They are taken from the returns of registered societies and branches of societies to December 31, 1899.

their common good and collectively represented by the National Conference of Friendly Societies which meets annually.

It is impossible to regard this wide organisation, the result of individual voluntary effort on the part of the thrifty portion of the working classes of this country, without admiration for the pluck and foresight which it displays. Under it the thrifty and those dependent on them, have some sort of provision made against a rainy day. For the unthrifty no such provision exists, and in the event of any contingency arising which should prevent the wage-earner from getting his living, their families are thrown upon the poor-rate.

In contrasting the English and German systems of workmen's insurance, the point of the relative position of the thrifty and the unthrifty is an important one. Under the German law, however loth a man may be to provide against emergencies, he is compelled to do so and not to leave those dependent upon him to starve or beg during emergency, in case he should be by nature too imprudent to make any provision himself. Another and extremely important difference between the systems in the two countries is that in Germany the employers are compelled to contribute to the workmen's insurance. It is true that under the various Acts defining employer's liability in England, compensation in case of accident to a workman is provided by the employer, but there is no compulsory contribution on his part for sickness, invalidity or old age. In Germany the employers' contribution in both these contingencies is a considerable one and forms a substantial addition to the annual revenues of the Sickness and Invalidity Insurance Department. These contributions combined with the organised State administration of the central insurance fund, make the condition of the workman, in case of sickness or invalidity, distinctly better in Germany than in England.

Granted then that the position of the German workman is better under this system than that of the English workman, how does the German system of insurance affect the employer? Is his contribution to the workman's insurance merely an additional burden upon him? Or is it the payment of a premium for which he gets an adequate economic return? The advocates of the system in Germany strongly maintain that the latter is the case, and that the economic advantage of this system to the employer is undoubted. Thus Mr. A Domeier, in a Report written for the London Chamber of Commerce in 1900 points out that the great trade of Germany during the time the Workmen's Insurance Department has been in force has not suffered. In 1882 Great Britain's share of the traffic of the world was 19·7 per cent.; Germany's was only 10·3 per cent. In 1898

Great Britain's share was 16·8 per cent., and Germany's was 11·3 per cent. Commercially, then, the effect does not appear to have been disadvantageous. Moreover it seems probable that the system rather tends to prevent, than to encourage, strikes among workmen, except under very strong provocation, as the employer's contribution to the insurance fund is only paid while wages are being earned. Thus the employer's chances of retaining a permanent and efficient staff of workmen and *employés* are increased.

The advantages of encouraging saving habits among workmen in this country are so far recognised by employers that in many instances large employers contribute generously to funds so saved. It does not seem likely, however, that compulsory insurance similar to that obtaining in Germany will readily find favour with either workmen or employers in England. But is there any reason why a satisfactory scheme should not be brought about voluntarily? If large employers will look into the matter they may find that to aid and encourage insurance, and at the same time win the good-will of their workmen, is a sound economic as well as a humane policy.

ALFRED HILLIER.

A VOYAGE TO AUSTRALIA IN 1800

(Being the first long voyage performed by a vessel fitted with centre-boards, then known as sliding keels.)

THANKS to steam and the Suez Canal, the modern Englishman of only moderate means and average leisure hands over a not too fat bundle of bank notes to the clerk in Leadenhall Street, and within six weeks he is walking on the shady side of Pitt Street, Sydney, or flying in swift cable cars over the gum sleepers that pave the hilly thoroughfares of Melbourne. No one with three months and a hundred and fifty pounds to spare need die in London without having first looked upon the fairylike Jenolan Caves and hazy blue mountains, the fern-clad gorges of Tasmania, the hot springs of New Zealand, and the sighing palm groves of dreamy Samoa. After a somewhat curved course from the Thames to Gibraltar, and another through the island-dotted Mediterranean to Port Said, the great vessel simply follows straight lines ruled as by a schoolboy on the chart. Port Said to Aden; Aden to Colombo: Colombo to the western outposts of the new Commonwealth.

How vastly different were the facilities and limitations of travel at the dawn of the nineteenth century. Then, unless an Englishman were a soldier, a sailor, or perchance a merchant prince with his own fleet of vessels, he never saw Australia's shores at all; even thus fortunately circumstanced, he could at most hope to visit the immediate vicinity of Port Jackson and Botany Bay, since the rest of the chart was still a blank, its bays and headlands, let alone its interior lakes and mountains, named only, if at all, in the gibberish of the native tribes. Instead of doing the journey in a floating palace of six or eight thousand tons register, with the fare of a first-class hotel, and every comfort and luxury to beguile the tedium of a passage measured in days, the venturesome voyager of those times had to trust himself to a rat-infested sailing ship, and in this he had to content himself with the most slender resources and the poorest of food for months and months, during which period the dreary

monotony of the calm was relieved only by the peril of the hurricane. The roundabout route that had perforce to be covered, made the distance between London to Melbourne a matter of some fourteen thousand miles, and the curious may trace the dotted line on the Mercator Chart, where it is still laid down for sailing ships, skirting the Cape Verdes outposts of Portugal's dwindling possessions oversea, as well as our own territories in South Africa.

Such, in fact, was the track sailed over in 1800 by H.M.S. *Lady Nelson*, a tiny vessel of only sixty tons burden belonging to the Admiralty. Her commander was one John Grant, a near relation of the Master of the Rolls of that name who lies in his grave at Dawlish, a little village of South Devon with which so many memories of this story are bound up; and there can be no doubt that, when this pigmy warship remained intact in the Downs through a gale that dismasted six stouter vessels and drove them ashore, Grant knew that he had not misplaced his trust. What finally became of this gallant little brig history does not say, nor have I been able to trace her away from Sydney; but she is immortalised in a model in the Naval Museum at Greenwich Hospital, the Westminster Abbey of illustrious ships of the line. There is some evidence that Grant came back from his plucky voyage a disillusioned and disappointed man; but it is fair to say, whatever may have been the somewhat obscure cause of his failure, that he throughout displayed a single purpose and an unswerving loyalty to his original object of testing and vindicating the sliding keels fitted to the *Lady Nelson* and invented by his friend and kinsman, Captain John Schank.

With that gallant seaman my story has not much direct concern, but it is interesting to note that he lived to be an admiral and passed a long evening of life in his old garden at Dawlish, perfecting his sliding keels (known to modern yachtsmen as centreboards), as well as a certain ingenious gun-carriage and sundry other inventions half a century ahead of his time. On one occasion Schank had the honour of entertaining King George, who was probably visiting the West Country with Lord Exmouth; and the old gentleman is said to have been not best pleased when the King alluded to him somewhat curtly as "old Schank the boatbuilder," the reference being to his well-known mania for inventions. It was from this peaceful Devon garden that Grant took seeds and kernels from the old land to the new, and I well remember some eight years ago walking among the direct offspring of those seeds on Garden Island when enjoying the hospitality of Captain Castle and the officers of the *Mildura* on that little outpost of England's naval establishment in the South Seas. The old-world garden at Dawlish is almost a thing

of the past, but in the possession of Captain Schank's great-grandson there still remain the yellow leaves of the log of Grant's voyage; and it is from this document that my account of the voyage is compiled.

Leaving the Thames in the middle of January 1800, Grant reached the Cape Verde islands with little in the way of adventure, and there he made a considerable stay, making excursions into the interior after sport of a not very promising character, and otherwise availing himself of the inexpensive hospitality of the Portuguese governor. The only note of interest in his log during this break in the voyage has reference to a number of semi-wild goats and cattle, which he had reason to believe—and was later confirmed in the suspicion—belonged to the Government by a right that would not bear a too close investigation. Sickness, always a serious matter on board a sailing vessel unprovided with a doctor, overtook the *Lady Nelson* on her way to the Cape, but Grant was equal to the occasion, prescribing for his patients with great promptness and success. He isolated on a deck-bed the only victim to fever, and dosed the whole ship's company with tea and spruce beer as a corrective of the heating oatmeal supplied on his Majesty's ships. He now steered a course which kept off the Brazils, and the little brig soon ran into some heavy weather that tested not only her sliding keels, but everything and everyone on board.

It was just before coming triumphantly through this ordeal and arriving all well at Cape Town that the *Lady Nelson* and her commander were once more subjected to the impertinence of the unbelieving. They fell in with a Spanish brig which had been taken by a Cape Town privateer in the River Plate and boarded by a prize-master. That officer had completely lost his bearings, and, as a mark of gratitude to Grant for putting him right again, he spoke of him as a madman, laughed at his command as far too small for a king's yacht, and, when he saw the sliding keels by reason of a sudden lurch of the vessel away from his own, he mistook them for some started sheathing. Such a mistake was, after all, not unnatural in a man whose eyes had never before beheld such a device, yet his eyesight was not above error, seeing that a couple of days later, while the vessels were still together, he signalled as Table Mountain a black mass that soon proved to be nothing more than a cloud!

Just a week short of the six months since the *Lady Nelson* had left the Thames, she rode at her anchors in Simon's Bay. Independent of his long sojourn in the Cape Verdes, Grant had been at sea ninety-nine days, through fair weather and foul, and had not lost a single spar or stitch of canvas, much less a boat. Fresh cause for congratulation awaited him at the

Cape, recalling the discomfiture of the larger vessels in the Downs, for he learnt that H.M.S. *Porpoise*, which had left Spithead at the same time and bound for the same destination as himself, had suffered very heavily.

As soon as the wind was favourable, Grant weighed anchor and sailed into Table Bay, where he had orders to remain until the advent of the summer calms. During the stay he was able to observe both the Dutch owners and their native subjects to some purpose, as is evident from the records he has left concerning the relations of both rulers and ruled. Nor, read in the light of recent settlements, are his remarks on the political outlook of that country quite without present interest. For example, take the following extract:—

With all the improvements this country is capable of, the probability is that the revenues would never defray the expense in the hands of the English, though it would be capable of much annoyance in the possession of an enterprising maritime power like ours. It is to be hoped that the late mild and just government* has left a favourable impression of the British character on the minds of the discerning part of the inhabitants; yet at the same time it is to be feared that the democratic principles, which have been instilled into the Dutch by their French neighbours at home, may have many warm advocates in Cape Town and its vicinity. Perhaps it would not be fair to ascertain the character of the African Dutch from the variety of people of all nations in the town, or those in its neighbourhood, whose habits or dispositions are affected by an intercourse with Caffres, Boschmen, and vagrant Hottentots. Probably we may be more successful in the Midland districts, such as the Twenty Four Rivers, Roodtland, and the course of the Broad River. There we view the African Boer, whose simplicity is not destroyed by attacks from the one side, or his comfort from the other. He abounds with the necessities of life, and has but few inducements to indulge avarice or sensuality. . . . On the arrival of the stranger, he is neither accosted with bows or grimaces, nor is a family put in an uproar to distress him; if the unwieldy Boer rises from his seat, and relinquishes his pipe to approach the newcomer, it is to be considered rather as a mark of extraordinary respect than a necessary token of welcome. The words *oot span* and *coom binnen* (which in Dutch imply to unharness and come in) are signals of the latter. Such as look for punctilio and officiousness will be disappointed.

Here we have a picture of the up-country Boer that might with equal truth have been sent home by the last mail before the outbreak of the late war.

Coming more particularly to the position of the subject races under their Dutch rulers, Grant seems of opinion that they were nowise to be pitied. Incidentally he utters a prophecy which, seeing the recent figures show the coal return to date for New South Wales and the Cape Colony, is less wide of the truth

* This was evidently written after Grant's return home. His book was finally printed in 1803, the year in which, it will be remembered, the British Government restored Cape Colony to the Batavian Government after an occupation lasting nearly seven years.

than might have been looked for in a sailor untrained in such matters.

The government of the Colony [he says] also obliges masters to maintain their decayed and aged slaves; indeed, the Dutch are very indulgent to those Africans (the appellation for those slaves that are born at the Cape), and the Malays employed for domestic purposes; but the lot of many of those who till the vineyards, and the half-naked Mozambiques, who are occupied in carrying wood, is very different. . . . Had the English retained the Colony, the labour of wood-carriers might have been dispensed with, as coals might have been sent from New Holland, as will hereafter be shown; or by working the mines of the Colony, which there is every reason to suppose contain abundance of this article, a consideration of the utmost importance, where wood is scarce, or at a distance, and the labour of slaves exorbitant.

One more extract from this portion of his journals may be given, if only to show that, however patriotic, Grant could judge his countrymen in their right perspective when contrasting their customs with those of neighbouring nations. He thus compares the fashionable baths at Swaart Berg, where the *mode* assembled under the Southern Cross, as, under the Great Bear, it congregated in the Pump Room at Bath:—

These fashionables have an opportunity of enjoying as great a transition to inconvenience and expense, by crowding into the huts as the nobility and gentry of Britain experience at our watering places; and I consider the “speelactries” (romping, low jokes and pastimes) of the Dutch Boers better adapted to their education and manners, than the amusements of ass and smock races, lately in vogue at Margate, etc., to more refined understandings.

On December 3rd Australia was sighted, and here Grant embarked on a baptismal revel that has filled in half the more familiar names on that tortuous coastline. He led off, as was fitting, with a compliment to his kinsman, and Schank’s Mountain stands close to Mount Gambier (in approximately Lat. 38° S. and Long. 140° E.), easily seen, therefore, from the sea. Cape Schank was named later, and forms, in fact, the lower extremity of a mountain range that commences with Arthur’s Seat, nearer Melbourne. It guards one shore of Port Western. On the run to Sydney he was naming left and right, to port and starboard, every spit of land, every island, every inlet, that was not already down on a somewhat blank chart; and his straightforward and uneventful narrative of a slow progress, bearing up or hauling off as the traps of that treacherous coast might dictate from day to day, is chiefly interesting at this stage as evidence of the origin of Australian coast names. The Australian capitals, only one of which was then in existence, have, as we now know, with a single exception, august namesakes in the royalties or statesmen of these days; but it is surprising how obscure may have been the reasons for some of the names along the coast.

Grant named everything he saw: Lady Julia Percy Island; Cape Otway (after a naval officer on the Transport Board); Cape Liptrap (after Mr. John Liptrap, of London); Curtis Island (after Sir Roger Curtis, who then commanded a South African station to which the island bore a strong resemblance); and the Glennie Islands (after Mr. George Glennie, a particular friend of Captain Schank's). Indeed, looking at the map and deducting Grant's names, one wonders what he had to start with. His own chart gives, at any rate, one curious case in which this usually inquisitive sailor missed a great chance. For one spot on the coast, which bears the description, "where the lines are open no land was seen," with some hint at the possible existence of an inland sea, is undoubtedly what we now know as Port Philip, the approach to the city of Melbourne!

The *Lady Nelson* passed Sydney Heads at six o'clock on the evening of December 16th, having taken seventy-one days from the Cape, and being the first vessel to cover that track. Triumphant over the lugubrious forecasts of the "peevish and melancholy," her plucky commander dropped his anchors in eight fathoms and went ashore. I am struck by the close resemblance between his brief entry in the log that evening and my own first impression of Sydney Harbour as written home to a friend the morning I arrived. His very sparing praise was almost identical with my own words on the occasion; and it may be taken as a general rule that, however powerfully it may appeal to him on closer acquaintance, that wonderful refuge for shipping does not at first sight enthrall the unbiassed visitor.

The chronology of his journal is here and there a little obscure during his stay in the colony; but Grant seems to have remained three months ashore, performing various official duties, generally disappointed, but always observant. To the much maligned aboriginal owners of that fair land he is just, as indeed he always was when estimating a strange race. Although he could not form any very high opinion of the intellectual status of men who drank the oil from the ship's lamps and gibbered like frightened monkeys when shown a mirror, he nevertheless dealt with them far more kindly than some who have endeavoured to persuade those at home that the "black-fellow" is all that is vile. "I have before remarked," he says in one passage, "upon the gentle disposition which is so striking a feature in the character of the New Hollander. In the individual of whom I am now speaking it was remarkable; his attention and readiness to oblige upon all occasions were very great."

For about nine months Grant was now busy undertaking various official surveys among the islands and bays of that broken coast, and it was during his stay in the neighbourhood of Port Western

that he made his chief attempt at gardening, apart from some preliminary experiments on Garden Island. One islet in Port Western he named after John Churchill of Dawlish, though the name does not figure in all atlases. Churchill, it seems, had given him the seeds of vegetables and the stones of wall fruits and the pepins or kernels of several sorts of apples, with the broad-minded injunction that he should plant them in the new land "for the future benefit of our fellowmen, be they countrymen, Europeans, or savages." Captain Schank had likewise given Grant seeds with the same object, and he warmly praises a particular apple with a single pepin* from Schank's garden, the "pepins" of which had been prepared for transplanting by Lady Elizabeth Percy, after whom he named the apple in the new country.

His gardening essays were not conducted without some difficulty. In the first place, he found himself on the spot with neither hoe nor spade. These and other gardening implements had been brought out from home by Schank's advice, but they had been placed in His Majesty's storehouse on Garden Island, "from whence, from whatever principle of economy and good management, it was not easy to draw anything out again." No sooner had this omission been made good with a worn coal shovel from the ship, than another menace presented itself in the nocturnal raids of some large animal† that dug up the ground and scattered the seeds. The only available dog was ineffectual, and Grant bitterly regretted the traps of all sizes that he also had brought from England, but that were likewise "snugly lodged in His Majesty's store." Despite all his difficulties, however, he was able to plant not only Churchill Island,‡ but another close to it, which he named Margaret Island, in honour of Mrs. Schank, with wheat, peas, Indian corn, rice, coffee, potatoes, and fruit stones.

Perhaps one of the most important of the surveys on which Grant was detailed, was that of the Hunter's River district, with a special view to the possibilities of coal mining, and of this expedition, on which he started from Sydney in May, Lieut. Governor Colonel Paterson was in charge. They took with them a schooner, the *Frances*, to load with coals, and the abundance, in those days, of that precious mineral may be gathered from the fact that it could be collected from the reef at low tide, and that one man alone dug the forty tons with which the schooner was quickly loaded. The more serious

* It would be interesting to know whether such an apple is still familiar in Australian orchards.

† Probably a wombat.

‡ This should lie, roughly, in Lat. 33° 32' S. and Long. 146° 19' E.

business of the survey was varied with inland excursions after kangaroos, and also the working of a seine net for large mullet, of which quantities were taken in this way for the consumption of the party. The *Frances* was sent back to Sydney with a valuable cargo of not only Hunter's River coal, but also various useful timbers, among them planks of Australian ash.

It was during this trip that Grant has most to say of the native mammals and birds, but it cannot be pretended that his notes on the wonderful fauna of that home of living fossils contain much that is interesting or anything that is new. He very naturally confused the morepork with the goatsucker, or nightjar, of his own home, but he seems to have had less aptitude for natural history than his colleague, Paterson, and of his observations he has unfortunately left us no account.

Towards the autumn of 1801 Grant seems to have become restless to leave a land that held only disappointment for him. His first endeavour was to reach India in the *Cornwallis*. In this he was apparently frustrated by the authorities, but at length he contrived to take passage in the *Anna Josepha*, originally a Spanish brig, then taken in the wars, and thus the property of the English, being in fact renamed after the Governor's wife, Mrs. King, a name surviving in King Street, Sydney's third principal thoroughfare. She appears to have been ill-found, and Grant had a discomfiting passage by way of the Horn and the Falkland Islands. At last, however, she reached the Cape, carrying thither the first consignment of New South Wales coal oversea, thus fulfilling his own prophecy. The coal sold at Cape Town for thirty-six rix dollars, or about £7 10s. the ton!

Grant's eventful voyage came to an end on board of H.M.S. *Imperieuse*, which took him in broken health and with shattered illusions back to England. Reviewing in brief the results of his enterprise, he says :—

If I have in the least contributed to the service of my King and country, I am well satisfied. I had difficulties and disadvantages to struggle with, which those only can conceive who have found themselves in similar situations. My little vessel sailed on her voyage with no creditable report of her fitness for the purpose; and even her successful performance of it did not obtain her that praise which in my humble opinion she merits.

To the intrepid mariner of a century ago we are indebted in no small measure for the grand inheritance we now possess. And it is to men like Captain Schank that succeeding generations of Britons will look back with feelings of gratitude and admiration.

F. G. AFLALO.

AMONG THE LEPERS IN NORTHERN NIGERIA

II.*

NOTHING would be more natural and ordinary than for a young man, when in want of new garments, to buy the cast-off robes of the "mai-rumpa," the landlord of the shed. If the leprous affections of the landlord happened to be of an ulcerative nature, the garments could hardly have failed to have been soiled by the discharge. They would be cheaper on this account, but the circumstance would not probably be held sufficient ground to justify a wash, for with native cloth, woven as it is in narrow strips which are tacked together edge to edge to make the piece, and native laundry methods which are violent and elementary, the risk of damage to the garments would be great. They would probably pass directly from the body of the salesman to that of the purchaser. For several years the young man goes on in this way, buying his clothes from the mai-rumpa. During all this time he is wearing them day by day, and rolling about at night, with nothing between his bare skin, and the coarse hard mats that serve the Hausas as beds, but these leprous garments. The glands of his skin can hardly fail to become stocked with anything that may exist in the garment, but up to now he is as the hard-beaten ground. By-and-by, however, comes the plough of adversity, and crushes him into a condition predisposed to the disease.

He goes on a long journey, in the course of which he suffers great fatigue and privation, he is wounded in a brawl and loses much blood, or he has a severe illness from which he makes but an imperfect recovery. Previous to whichever of these circumstances occasions the young man's liability, the micro-organism of leprosy may have often got admission to the intimate structures of his skin through the puncture made by the mosquito, scratch wounds, and the like, but by reason of the

* No. I. appeared in the August number.

SKETCH MAP* ILLUSTRATING THE LEPER FIELD IN THE SUDAN.



The space marked (1) roughly defines the area of the Sudan. The space marked (2) gives some idea of the probable extent of the leper field. Kano is the centre of the districts in which leprosy is regarded as being most prevalent.

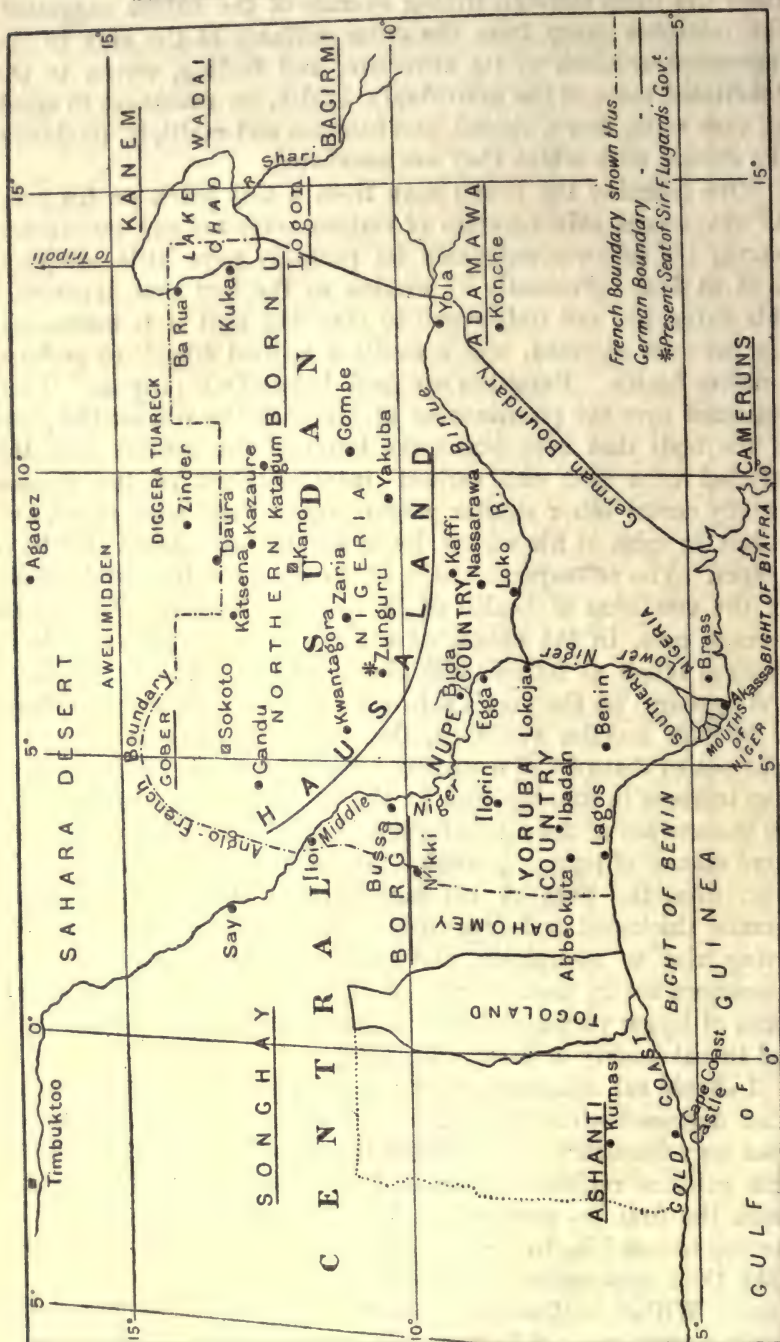
* This sketch map originally appeared in the *Lancet*, and is reproduced here by the kind permission of the Editor.

healthy resistance offered by his tissues, they have been unable to make good their footing. Now, however, the case is different. Here and there through trifling wounds of the nature suggested, the microbes creep from the outer surfaces of the skin to the innermost recesses of its structure, and finding, owing to the debilitated state of the individual's health, no resistance to speak of, they settle down, spread, and increase and multiply, producing the disease with which they are associated.

One morning the young man finds a tiny patch on his arm. As evanescent skin troubles of various sorts are not uncommon among his fellow-countrymen he probably pays little attention to it at first. Presently he awakes to the fact that apparently this thing has not only come to stay, but that it is increasing. He becomes alarmed, and consults a learned friend, or perhaps a native doctor. Remedies are used, but to little purpose. Then scattered over the prominences of his body (for it is on the parts of the body that have borne the brunt of the contact with the infected robe that the earliest manifestations of the disease usually occur) other similar patches make their appearance, and at last, in spite of his wishes, he is left in little doubt that he is a leper. The subsequent course of the disease will depend largely on the condition of health of the person attacked. To take an average case, in the course of the next dozen years a cycle of changes much as follows will play itself out. The patches that first appeared on the man's skin will become reinforced by others, or by little nodular swellings, that may vary from the size of a split pea to that of half a walnut. The patches or nodes, or both may increase in number, and in the extent of skin they involve, till the surface of the man's back and limbs are little more than mere masses of leprous growth. As the disease increases its hold upon him, the lines of his face become altered, his features become thickened and distorted. His nerves become affected, giving rise to neuralgias, and later to localised paralyses, and ulcerations set in that rob him of his fingers and toes, and sometimes of larger portions of his members, and invading his mouth and throat modify or destroy his voice.

I should call this a case of average severity, but there are many other degrees both milder and more severe. The more severe are often very dramatic. The disease marches to a fatal termination with extreme rapidity—the man being seized as if by violence. From the first his case is hopeless. The disorder appears to be panting to tear him to pieces. Crop after crop of leprous nodules make their appearance rising up, as it were, the one upon the other. Within half-a-dozen months, it may be, of the onset, the man is a mere mass of leprosy; his ears have become tuberculated masses, his features bag and hang, the eyebrows over the eyes,

SKETCH MAP* OF THE CENTRAL SUDAN.



* Specially drawn for THE EMPIRE REVIEW.

and the cheeks over the lower jaw, like pouches filled with some unwholesome kind of pebble. His limbs become knotted, his hands thickened, his mind clouded. Then a wave of disorganisation passes over him. The nodes on his limbs break down into suppurating ulcers, his lower lids fall away from his eyeballs, displaying their raw red inside surfaces, his extremities may be almost said to swell up and burst off, his tongue thickens, his mouth degenerates into a sloughing cavity, and the individual himself becomes unsupportable, a loathsome spectacle, intolerable to his friends alike on account of appearance and smell—tolerable only to the flies. Yet when such a man dies, I do not hesitate to say, his clothes would not be allowed to waste.

There are other degrees of severity, however, on the milder side of the average. Leprosy is in many respects comparable to a disease well known in our own country—I refer to phthisis. While well-developed phthisis is, as a rule, a very fatal malady, there is little room to doubt that a very large number of persons contract at some period or other of their lives minor degrees of the disease from which, 'under suitable circumstances, they ultimately recover. I would say that it is the same with leprosy. Leprosy is supposed to be incurable. Incurable it certainly is in the sense that at present we are not in possession of any remedy that affects its course as definitely as, say quinine affects that of malarial fever or mercury and iodide of potash another and more common than reputable disorder. It is not incurable in any other sense however. Recoveries from the disease are by no means of infrequent occurrence. As a matter of fact it is a rare thing to hear of the actual morbid processes covering a period of more than twenty years. If the patient has survived so long, it will often be found that all specific leprous manifestations have disappeared. Their effects may remain, the fingers and toes that he may have lost will never grow again, but it is as illogical to regard, on that account, a man as suffering from leprosy when he may have enjoyed, previous to the date of his examination, from five to fifteen years unbroken health, and when his capacity for his labour is only limited by the actual destruction of tissue resulting from the pre-existent disease, as it would be to suggest that a man is still suffering from small-pox because ten years after he has had the disease he happens to be still badly marked.

The influence of heredity on the spread of leprosy is another matter in which popular belief is in error. In point of fact direct heredity has nothing whatever to do with the spread of leprosy. My Nigerian results bear heavily on this point. Of all the lepers I examined in the Sudan, only ten per cent. had any leprous taint in their ancestry, leaving ninety per cent. that must have

derived their disease or their tendencies from other sources. Moreover, out of the children of leper parents a percentage of less than ten developed the disorder, so that even supposing the occurrence of any hereditary factor possible, it is evident that it did not among my cases avail itself of more than a tenth of its opportunities. The sequence of these two circumstances is plain. If, of lepers living at any one time, only ten per cent. are born of leprous parentage or ancestry, and if of such people as do happen to be born of tainted parentage, less than ten per cent. ultimately develop the disorder, the working limit of any hereditary factor, even if it were of assured occurrence, could not exceed one case out of every hundred—which is much the same as not existing at all. I am convinced that, in the Sudan at least, in no direction has heredity anything to do with the spread of leprosy.

I spoke before of a certain faulty condition of life that might render a given race of people, who were subject to it, liable, upon the intervention of even a very slight degree of further adversity to infection. In Hausaland I look upon defective diet as that faulty condition, and as the most commonly acting agency in the breakdown of the resistance, which the tissues of the people should present to the disease. The great mass of the people subsist upon the narrowest of narrow vegetable diets. A porridge-like preparation of rice and dhurra (guinea corn*) and in the southern parts of the country, yams (*Dioscorea sativa*) constitute almost their only food-stuff. Very few of the poorer classes ever even smell meat, let alone taste it. Neither do they appear to care for the leguminous class of food, though beans grow very well in the country. The result is that their diet is deficient in nitrogenous elements, elements that are absolutely necessary to the effective upkeep of the body. It is a significant fact, that this condition of defective diet is common to the other leper-fields of the world, whether situated in touch with the Arctic circle or under the Equator. In each instance, if you take the national diet of the poorer classes of the leprous race, and put its chemical elements down on paper, you will find among the solids a very large amount of carbon and almost no nitrogen.

In India and China rice is the staple food-stuff of the classes. In Scandinavia and Iceland the exigencies of climate call for the consumption of large quantities of fats, to the displacement of other necessary aliments. In the West Indian and Pacific Islands it is vegetables again. In the Central Sudan it is probably not too much to say that eighty per cent. of the inhabitants of the endemic area subsist on a vegetable diet of the

* *Sorghum vulgare*.

straitest sort, and I believe that this circumstance directly affects their resistance to leprosy. It is a matter of common knowledge how excessively prone to ulcerative changes are the body surfaces of the tropical native of the poorer classes. The rest of his tissues are probably in the same tumble-down condition; but we can see his skin, and the readiness with which ulcers follow the slightest scratch, or appear on the eye without any apparent encouragement at all, is so well marked as to be immediately evident even to the most casual observer.

I do not think it unreasonable to attribute this state of things to defective diet. You cannot make a sound damp-proof wall out of inferior porous bricks even though you have twice as many of them as you need. In such a case as this excess of quantity fails to make up for defects of quality. It is the same with the native. It is not that he does not get food enough, but that he does not get the right kind of food. His dietary is badly balanced. Many of us have heard of the Irishmen who made a mixture of beer and whiskey his regular stand-by, for the alleged reason that if he drank beer alone he got full before he was drunk, and if whiskey alone drunk before he was full. The story lends itself very aptly to the illustration of dietetic matters. In this country many people live on so highly nitrogenized a diet, that they are fed long before they are full. Of the evil results of going on to the full mark after the fed mark has been passed, I need not speak here. In the Sudan, however, the case is reversed.

The standard diet of the low class Sudani is so poor in these nitrogenous elements, that he is full long before he is fed, with the natural result of impairing his stamina. For the effective discharge of the functions of his body, and for the maintenance at a normal standard of the vitality of that body's tissues; he needs a certain definite amount of nitrogenous nourishment and the getting of that certain definite amount he fails to achieve. In the effort to get it, moreover, out of a national array of food-stuffs that contain an overwhelming percentage of carbon-bearing material, little more than a mere trace of the desired element, he still further adds to his embarrassments. In the vain attempt to get enough nitrogen for his needs, he charges himself with very bulky meals, taxing his digestive organs to their utmost limit. He does not even then, however, get enough nitrogenous material, because the percentage of those constituents in his food-stuffs is so low that he has eaten all he can hold long before he has got the amount commensurate to his needs. All he does by his efforts is to further increase his difficulties by encumbering his economy with a large amount of superfluous, and therefore deleterious carbon, and enfeebled as the resistive powers of the tissues are already by lack of nitrogen, it is not difficult to imagine

that this overburden of carbon, littering up blood, lymph, and tissue elements can only have the effect of still further reducing their power of resisting morbid change, and as a consequence rendering the individual much more liable to the endemic disease.

Of course it is not claimed that this dietetic factor is always by itself sufficiently potent to lay a man of average powers open to the attack of the leprosy bacillus. It is only suggested that it is a factor that certainly occurs in the Sudan and is also common to the leper-fields of the world, and that it diminishes to such an extent the resistance, naturally offered by the tissues of the body to disease, that that resistance is on the supervention of further adversity, readily disposed of altogether. The additional adverse influence often shows up very clearly. In the Sudan, among the bulk of the people, time is measured and dates are defined by events, and I have been struck by the frequency with which the year or so immediately succeeding some untoward event, a war, a famine, or a pestilence, have been named by patients as the time of the onset of their disease. In many cases business reverses or domestic losses involving sudden poverty or grief, have appeared to pave the way for the malady.

In women the first signs of its invasion not infrequently appear during lactation. The bodily prostration consequent upon the dangers and privations attending pilgrimages and other long journeys over wild and savage countries is frequently taken advantage of by the disease, and prisoners of war often develop it within a short space of time from their introduction into a life of slavery.

These then, accidental ill-health or other chance debilitating agencies and a diet deficient in a necessary amount of nitrogenous elements, are probably the influences that tear down a man's natural defences, and render him liable to the disease. All the micro-organism responsible for the production of leprosy now requires is the chance of getting at that man, some vehicle to convey it from the place of its generation to the place where everything is ready for it to do further mischief, and this, as I have explained before, it finds in the Sudan in the constant circulation of clothes that goes on among the people and the promiscuous use of rugs, mats, and other things of a like nature, that are never washed and are absolutely certain to become contaminated by any suppurating leper in whose way they may happen to come.

The reader will now be in a position to understand that leprosy is not a disease of the ordinary normal man, but that the resistance naturally offered by the healthy tissues of the human

body to disease must be broken down by some adverse influence before the micro-organism that causes the disease can come into effective operation. That in the Sudan at least, and probably in many other parts of the world, this weakening of resistance is in the main the outcome of an incorrect diet. That the organism concerned with the spread of leprosy, the leprosy bacillus, is a vegetable parasite, and that that parasite is probably conveyed from affected to healthy persons by a process of what may be called mediate contagion, in which uncleanly garments, wraps, rugs, mats, most probably play the part of the vehicle. That leprosy, in short, is a contagious and infectious disease, and that in the Sudan it is spread from person to person mainly by the agency of infected clothes.

It would be hardly wonderful if, thinking in this way, I held high opinion of segregation as a means of checking the advance of the disease, if not of stamping it out in any given locality altogether. But segregation is unfortunately a measure that appears to be beyond man's reach in the greater leper-fields of the world. In any country where leprosy exists to such an extent as it exists in the Sudanese leper-field, which is described in the first part of this paper, any measure, even distantly resembling compulsory segregation, could not be put into effective operation by any known force. Of course, to take every leper, individual by individual, as he develops the disorder, clear away from his former surroundings, and deposit him in some place where he could be looked after and not allowed to contaminate the community, would be, or I think it would be, to stamp out the disease within a reasonable space of time in any given area, and I believe it would eradicate it without the help of any other improvement that might be effected at the same time, in the general well being of the community from which the lepers are taken; but it is said by those who know that this is not practicable, and there, for the present, the matter ends. If this be so, if segregation be impracticable, and in a country like India for example, it may be well doubted if the evil of leprosy be not immeasurably smaller than the evil that would be stirred up, if the Government took in hand any such large proceeding as the compulsory segregation of the lepers, then the practicable cure for the leprosy patch on a country, when that patch is of the proportions of the Chinese, Indian or Sudanese fields, lies in the gradual amelioration of the general and particularly the dietetic conditions under which the great lower classes live.

In the days when the Saxon herd gave a Saxon name to the beast which he tended, while the Norman named the savoury baked meats that the Saxon rarely saw, leprosy was rife in our own islands. Two centuries ago, with gradually cheapening

food, and the improving circumstances of the poorer classes, it had disappeared; and in countries like China, India, and the Sudan to-day, countries still practically locked up by ignorance, weakness or misfortune, much the same cycle of changes—expedited of course, as all things are now expedited, by the increased momentum of the age—will take place.

In Northern Nigeria, this cycle of changes is not, fortunately, a matter of the future at all, but of the actual present. Out of the present military operations in that far off part of the Central Sudan, will come many and wide ameliorations in the condition of the people—not the least among which will be an immediate improvement in the diet of the masses. At the present time, or at least up to the date of the fall of Kano, the country has lain under the oppressive hand of an aristocracy that supported itself, vampire-like, upon the very vitals of the land. The slave trade was the one and only buttress of its fortunes. To fill the coffers of the ruling classes, the country was raided right and left, and the produce poured into the slave markets of the great Mohammedan towns. The rural districts were almost uninhabitable. The uncertainty of safety limited the farming efforts of the countrymen to the production of just what was necessary for his own personal use—and sometimes scarcely that. What he did produce was often taken from him. Cattle could not be kept because the country was constantly under the searching scour of war parties; and the roads were so unsafe for caravans and freight charges consequently so high, that interchange of foodstuffs between one part of the country and another was almost impossible.

With the lifting of the heavy hand of the raider, however, all this will be relieved. The country will be able to move and breathe. In the South, the rich grass lands will support oxen, sheep and goats; wide fields of yam, manioc and rice will be grown freely and without fear. Increased freedom of trade will stimulate production in excess of local needs. Flocks and herds will be driven northwards along the now safe roads to the great Mohammedan towns, and the herds-men will return with wheat, guinea corn and cloth from their markets. These things are not problematical, their beginnings are now within our grasp. That the results of the British occupation of Northern Nigeria will be most beneficial to the country itself, is a matter beyond debate. There is land in abundance, the husbandmen are waiting to till it; there are wide openings for trade, the merchants are waiting to traffic. Hitherto the shadow of a great fear has brooded over the land, every kind of movement has been throttled by the grip of icy apprehension.

British occupation is removing the shadow; the grip will relax into a genial and peaceful springtime. And with peace will come plenty, more food and cheaper food, and that, of course, means better nourishment for the masses; and with the advent of these things, the influence of the most powerful of the predisponents to the particular disease with which we have been dealing in this article will diminish, and it may be confidently expected that a marked decrease in the prevalence of the disease itself, will constitute one of the signs of the times by which the new found prosperity of the country may be gauged.

T. J. TONKIN

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THE INDIAN VILLAGE MONEY-LENDER

IN the heart of rural India, far removed from railway, or even government road, there lies a beautiful little plateau on the western slopes of one of the forest-clad ranges of Central India, some 1500 feet above sea-level. Approaching from the west, the traveller emerges from the teakwood jungle of the hills, home of tiger, bear, elk, deer, ape, peacock, and the aboriginal Kurku, upon a cultivated plain dotted with villages, which are, however, not easily discerned by the unaccustomed eye, so wrapped are they in foliage. From the vantage point of a slight rise, at least ten such can be counted within a radius of three miles, the central one a straggling village of about a thousand inhabitants, almost accounted a town in these remote parts, while others are tiny clusters of huts sheltering not more than half a dozen families.

If it be sundown, when the herds are returning from their daily graze in the long grass of the jungle, clouds of dust will be marking their track along every approach to the village, as one long stream of cattle, buffaloes, goats and sheep winds homeward, accompanied by the shrill cries of the urchins who tend them. Bred to the work are they from early childhood, and herding cattle is far more to their mind than the study of the "3 R's" in a government school. Here comes one enjoying a ride, his bare brown heels thumping the bare black side of an old she-buffalo, whose mild white eyes and rolling gait belie the threatening aspect of her wide-sweeping horns. For this in the native tongue is "Buffalo-town," and right well it has earned its name, though alas! two recent famines have decimated the herds which were once its boast, and many a day must elapse before it can regain its erstwhile prosperity. Just at the entrance to the village, where two main approaches converge—roads I cannot call them, while my horse's hoofs ring over the great slabs of out-cropping basalt that break the monotony of the dusty roadway—under a spreading tamarind tree stands the village inn, an unpretending wattle and daub structure with thatched roof, flanked by wretched barns for stables.

The exterior is not inviting, at least to a western eye, but the site is well chosen for the purpose of attracting traveller, loiterer, or trafficker. Withdrawn sufficiently from the road to give a sense of quiet, it faces an open plot, where in the light of a flaring beacon is held the evening "little bazaar" of grain and vegetables. On the village side of the inn stands the "temple," a humble structure on whose earth-plastered verandah are loafing the village grandees, undisturbed in their chatter by the ceaseless din of tom-toms within. No sign-post proclaims the nature of the tavern; no blaze of light attracts the eye, advertising the wares on sale within, nor are they needed; a powerful sickly odour, arresting the attention many yards off, proclaims the presence of *dáru*, a native spirit, the manufacture of which is a government monopoly.

I enter in search of *Háhnnumán*, the owner, whose combined trades of publican and moneylender have brought him rapid wealth, in spite of the heavy licence which he has to pay to government for his retail trade in spirit, a privilege yearly sold by auction to the highest bidder, subject to conditions that seek to prevent excessive drinking; and he is consequently the most likely man, unless I betake myself to the corn-dealer's at the other end of the village, to change my gold or even a cheque upon a Bombay bank. A mild surprise greets me from the long robed figures squatting within, with their backs to the dingy wall, and the despatch of a sparkling-eyed little lad, resplendent in green and gold, across the street to fetch his grandfather, gives me a few moments to look round. Ornamentation there is none, if we except the tiny glasses on the earthen counter, behind which stands a sour-visaged young man, among the kegs of spirit, his heavy jewellery betokening him probably a partner in the concern, while he occupies himself casting up a long column of accounts on very greasy paper, with reed-pen dipped in Indian ink from an old-world brazen inkstand of curious device.

But a glance outside reveals *Háhnnumán* himself coming across, his little grandson trotting by his side with an air that plainly says, "My grandfather is a great man here, and I shall be the same one day." The old man's bloated figure and reeling gait betray but too clearly that he has not been proof against the temptations of his trade, and one wonders sorrowfully whether this high-spirited bright-eyed little lad will ere long be walking in his grandfather's footsteps. So this is *Háhnnumán*—a man known, feared, and hated for leagues round by the hapless ryots who fall into his clutches. And well he may be, if the face be a true index of the character within. Bleary eyes, smooth square chin, an immense nose surmounted by clumsy gold-bound spectacles, a

low massive forehead and an expression hard even to cruelty, combine with the squat portly figure to convey an impression wholly repulsive. This man, you instinctively feel, will extort his pound of flesh remorselessly, though he be already tottering with one foot in the grave.

Suggestively in keeping with its owner, the smart red-tiled brick house yonder stands out trim and well-to-do among its meaner neighbours, fit emblem of one who grows wealthy at the expense of his poorer fellows, or, as he would prefer to put it, "aids them in their distress out of his abundance;" and you find yourself wondering what wealth is stored within, behind that massive iron-bound door that fronts the spotless white verandah. Could curiosity satisfy itself, you would doubtless find scant furniture and few signs of comfort such as the exterior would lead you to expect, but in their place dingy coffer boxes filled with mortgage-deeds on lands pledged by hard pressed owners.

For debt is India's curse; the recurrence of crop failures, the lack of a foresight which would lay by in a good season against a bad one, and the custom of extravagant display at weddings and such-like social functions have ever made the Indian peasant a willing borrower. And added to the natural thriftlessness of the people, the introduction of our Western usages has heavily weighted the scale against the ryot in favour of the money-lender, thereby encouraging rapacity in what might be only a necessary and legitimate business.

For in old days, before the advent of the Sirkár,* the ryot had not the power freely to alienate his land, nor could the payment of debt be enforced by sale, eviction or imprisonment; hence the money-lender was less ready to make advances, and had to be content to obtain his interest as best he might, with the public opinion of the village to support him if his demands were fair, but knowing that if he went too far he might on some dark night fall a victim to his debtor's wrath, and the fear of such vengeance acted as a wholesome check upon his cupidity.

Now, however, that no man is allowed to take justice thus summarily into his own hands, the money-lender has it very much his own way, knowing that his claims can be enforced by decree of court. The ingenious debtor must find some other means of evading payment, and an amusing instance of such evasion came lately under the writer's own notice. Not far from his bungalow is the site of a deserted village, where the jungle has encroached until no trace remains beyond the rude masonry of the village well. Here, not long since, there dwelt a little community of low-caste folk, who got deeper and deeper into Háhnumán's debt, till he had a lien upon their lands, their cattle,

* I.e. British Government.

their coming crops—in a word, on all they possessed that was mortgageable. They determined to strike for liberty, and on a moonlit night the village arose as one man, packed their few household goods upon their beasts, and trekked across the border into the neighbouring province, where the law of the district they had left could not touch them. Háhnumán over-reached himself that time, but the borders of other provinces are not always quite so handy! True, their land remains in his possession, but untilled as yet; it yields him naught, and as the district is thinly peopled, and the soil not of the best, he may wait many a long day before he finds the needed cultivators.

As the capitalist of Indian agriculture, the money-lender, was a useful and even necessary factor in village life, and his relations with the cultivators were wont to be paternal and friendly, under changed conditions he has too often become the oppressor and the enemy of the rural community. In his mastery of the situation, the interest he demands is apt to be excessive. Rates vary from one to four per cent. per month, according to circumstances, and the security that can be offered; for moderate security two per cent. per month may be safely regarded as a normal rate. This rate was being exacted by Háhnumán from one of my own servants, but no complaint was made until his cattle were seized for arrears, and even then the outcry was not so much against the rate of interest as excessive as against the harshness that refused him further time for payment. Another, an ayah, who had had recourse to a money-lender to provide for the wedding of an adopted son, had borrowed at the rate of twenty-four per cent. per annum upon the cash, and fifty per cent. upon a further loan of grain. Having improvidently failed to pay more than occasional instalments of interest, her double debt had by compound interest mounted up by leaps and bounds!

The above two instances were of persons in a better position than many a small cultivator, the one receiving a regular monthly wage, and the other being at the time a woman of some position in her own village. If such as they find escape from the usurer's toils difficult, what chance has the peasant with his more precarious livelihood? His land tax must be paid to government in cash upon a given day; and if he has not the necessary ready money (as is often the case, seeing that the government for its own security requires payment before the crop is reaped), he must needs go to the money-lender to borrow it; and his harvest when realised must suffice to repay this with interest, to maintain himself and his family, and to provide the seed grain for next sowing time. And if thriftlessness or past bad seasons have left their legacy of debt, this also must be met. What wonder then that the frequent recurrence of drought in recent years over wide

districts has, with varying degrees of rapidity, brought the agriculturist at length to the condition of dire poverty and chronic debt from which he is now suffering in so many parts of India. His ancestral lands are passing into the hands of the money-lending classes; his resources are diminished, if not exhausted, and he himself is becoming embittered and hopeless.

And in a very real sense this extinction of his credit is responsible for famine, with all its misery and loss of life to the people, and its drain upon the resources of the Government. For recent famines have been *famines of credit rather than of food*: it has not been so much that food was insufficient as that the people had neither cash nor credit wherewith to buy it.* Unless, then, the agriculturist's resources can be increased and his power of resistance strengthened, famine must recur with every serious crop failure. That millions of our fellow-subjects should thus be losing their prosperity and independence and sinking to the verge of ruin is a matter for grave reflection, and becomes still more serious when it is acknowledged that the cause in a large measure lies at our own door.

And while the Government of India, fully alive to the danger, has made strenuous efforts in some directions to meet it, and is considering what can yet be done in others, surely we also, as citizens of our great Empire, have a duty in the matter. It is for us to study both the causes of the evil and its possible remedies, and by intelligent sympathy and appreciation to strengthen the hands of our Indian administrators in their endeavour to grapple with so vast and intricate a problem.

ERIC LEWIS.

* See Sir A. Macdonnell's Famine Commission Report of 1901, § 222.

ABOUT DOMINICA

THE island of Dominica lies in the Caribbean Sea, midway between the French islands of Guadeloupe to the north-west and Martinique to the southward, between $15^{\circ} 20'$ and $15^{\circ} 45'$ north latitude and $61^{\circ} 13'$ and $61^{\circ} 30'$ west longitude. It is the largest island of the Leeward Islands colony and the loftiest of the lesser Antilles, and is about thirty miles long by fifteen broad, comprising an area of 186,436 acres, or nearly 300 square miles, of which about 76,000 acres only are under cultivation, the coast-line being about 100 miles. The island is of volcanic origin and very mountainous; it is well watered and contains 365 rivers and streams (one for each day of the year), all of which are well supplied with fish. There are two fresh-water crater lakes in the centre of the island at an altitude of 2200 feet above the sea; a geyser, locally called the "Boiling Lake," about ten miles from the leeward coast; and there are also innumerable sulphur springs in different parts of the island, and several fine waterfalls.

In shape Dominica is an irregular oval. Tradition has it that on the return of Columbus from his second voyage to the New World, in describing Dominica to the Queen of Spain, he crushed in his hand a piece of parchment and threw it on a table in order to indicate the rugged configuration of the island. Masses of mountains varying at altitudes of between 800 ft. and 5000 ft. occupy a considerable portion of the north and south parts of the island, but in the centre a series of plateaux stretching across the widest part of the island form a break in the mountain system. These plateaux have local names, but they are generally known as the Layou Flats. They vary in elevation from 500 to 1000 feet above the sea, and are broken in places by ravines and low mountain slopes, but the greater part is flat or undulating. The extent of the Layou Flats is about 20,000 acres. They are covered by valuable timber, watered by a number of streams and rivers, the largest of which are the Layou river on the west side and the Pagoua river on the east side of the island, the former flowing into the Caribbean Sea and the latter into the Atlantic Ocean. The

lands belong to the Crown and can be purchased at the nominal price of 10s. per acre. But there are no roads. Some time ago a trace was run through the flats, and they might be opened up by the building of a tramway connecting them with the port of shipment. In this way an extent of 40 square miles of the island would be materially developed, but the funds necessary to the accomplishment of this object are wanting. The wealth of timber would afford an opportunity for an export trade in cabinet woods, shingle and staves. The land is admirably adapted for the cultivation of coffee, cacao, limes, and many other tropical products and provisions; and cattle would thrive well on the pasture lands. The natives believe in the existence of gold in the Layou Flats at a point called Ravine d'Or, and old French writers mention the existence of a gold mine known only to the Caribs, the original inhabitants of Dominica. Nutmegs, cinnamon and allspice might be grown on many parts of the Flats. Oranges would grow luxuriantly. And the lower parts are well adapted to the cultivation of tobacco. Indeed, samples of tobacco grown by the late Dr. Imray in his private garden in Roseau, and which he forwarded to Kew, obtained a most favourable report from Sir Joseph Hooker—then Director of Kew Gardens.

The climatic conditions of the island are good. The seasons of the year are commonly divided into two, the dry and the rainy; but, in reality, they are not so distinctly marked. From January to March the weather is generally fine and locally is known as the tourist season, being the time of the year when visitors from America and England go "tripping" round the islands in order to escape the rigorous winter. From April to June, the medium between the dry and the wet seasons, light refreshing showers fall, almost of daily occurrence. Next comes the "hurricane season," which extends from the middle of July to the first week in September. The months of August and September are sultry and hot, and the last three months of the year constitute the season of the great rains. The temperature varies according to the altitude from 55° F. to 85° F. The mean annual temperature in Roseau, the capital and seaport of the island, situated on the leeward coast, is 79·40° F., the average maximum 84° F., and minimum 74° F. In the mountains the temperature is delightful, averaging, according to the altitude, from 55° F. to 76° F.

The census taken last year showed the population to be just over 29,000 odd, of which less than 1,000 are whites, the rest being either negroes or coloured people. The death-rate is small, being about sixteen per thousand, which is a very low rate for the tropics, and, indeed, lower than that recorded for many of the towns of Great Britain, including London, the death-rate of

which in 1900 was 18·8 per thousand. Yellow fever, occasionally the Angel of Death to some of the neighbouring islands, is unknown in Dominica. The island is exceptionally healthy, save a small swampy area in the north-west, where malaria is prevalent. As a health resort for pulmonary and rheumatic invalids it is doubtful if a more favourable spot can be found in the world than this beautiful isle in the Caribbean Sea.

Only about three hundred aboriginal Caribs are left. These interesting descendants of the warlike races who were the original inhabitants of the West Indies, at that time bold and tenacious, are now only to be found in Dominica, where, on account of the natural recluses afforded by the thickly-forested mountains, they were able to hide themselves from the cruelty of the successive Spanish, French, and English invaders who succeeded in exterminating them in the other islands. They now form a valuable though scanty portion of the community, and have reserved for their exclusive use a portion of the island called by the Carib name "Salybia." But it is to be feared that, owing to their intermarriage with the negroes, they will be before very long a race in name only. They are pacific, industrious, and generally of good moral character. The Caribs have a king of their own in Salybia who is to all purposes a despotic monarch. His subjects have implicit confidence in him; he settles their disputes and punishes their wrongs, which, however, are not of a serious nature, for the greater crimes are unknown among them. They work at basket and fishpot making, make ropes, tents, and canvas, industries which the negroes have learned from them.

The political life of Dominica has had many variations. In 1833 the island was incorporated with Antigua and the other islands of the Leeward Group under one central government, with a governor-in-chief residing at Antigua, and a lieutenant-governor at Dominica. In 1863, the "Single Chambers Act" was passed, constituting the Council and House of Representatives a single chamber of twenty-eight members, of whom nineteen were to be elected and nine nominated by the governor. In 1865 a Bill modifying the constitution was carried through the Legislature, reducing the number of members to fourteen, of whom seven were to be nominated by the Crown and seven were to be elected. In 1872 the Federal Colony of the Leeward Islands, of which Dominica forms a part, was established by an Act of the Imperial Parliament; the seat of government was transferred to Antigua, and a "President" was appointed in the island to discharge such authorities as the governor might assign to him. The Federal Legislature comprises a central Executive Council, together with a central Legislative Council, which consists

of ten members nominated by the governor, and ten elected by the various islands forming the federation, of whom Dominica elects two. The refusal of a section of the population to pay a land tax in 1893 gave rise to a riot in the district of La Plaine on the Windward Coast, and occasioned the appointment of the late Sir Robert G. C. Hamilton, K.C.B., as a royal commissioner "to inquire into the condition and affairs of the Island of Dominica." He made many admirable suggestions, none of which—as far as I know—were adopted. But the most important advice, that "Dominica should be withdrawn from the Leeward Islands Federation, and be placed under a lieutenant-governor," was met half-way by the appointment under Letters Patent of an "Administrator" with increased authority over local affairs. And in 1898 there was a further change in the constitution. On the promise of a grant of a paltry £15,000 to the island by the Colonial Secretary in the event of the island changing its constitution for that of Crown Colony, in spite of strong opposition from the elective side of the Assembly, a Bill, carried by the casting vote of the late Administrator, Mr. P. A. Templer, was passed proclaiming Dominica a Crown Colony, with a Legislative Council of six official and six non-official members nominated by the Governor of the Leeward Islands. Early this year Dominica's political connection with the Leeward Islands Federation was changed, the Administrator being, in effect, armed with more extensive executive power, the Governor at Antigua retaining only a nominal supervision. It is only to be regretted that Dominica has not been let loose altogether from the Federation, for her progress has certainly been retarded to no small degree by the supervision of officials residing in another island where the conditions—commercial, industrial, agricultural, and in many other respects—are diametrically different to those of Dominica, and who, consequently, are without any knowledge of the state of affairs existing in that island. Before the recent increase in the executive powers of the Administrator, all matters of importance had to be referred by him to the Governor-in-chief at Antigua for his *imprimatur*, and communications to the Colonial Office could not be made direct but had first to pass through the Governor, thus creating the delay in transit of several weeks, a serious matter when a decision from headquarters is anxiously awaited on a matter of great local importance.

I feel sure I am giving expression to the opinion of the majority of my countrymen when I suggest that the position of Dominica would be materially enhanced if it were separated from the Leeward Islands Federation. To give one instance, however, in favour of this proposition and in apt illustration of the occasional high-handed interference in the local affairs of

Dominica by officials residing in another island, only two years ago the Federal Council rushed through "an Act to incorporate the Synod of the Diocese of Antigua and to provide for the administration of the Church of England in the Colony," an Act, in short, to incorporate the Diocesan Synod, which meant the destruction of the Dominica Church Council, a corporate body established under an Act of 1878 of the Local Legislature, and vested thereby with the power of administering the property and temporal affairs of the Church of England in Dominica. The Bill was strongly opposed by a Dominica representative at the meeting of the Federal Council, on the ground that it was not within the competency of the Council and therefore *ultra vires*, and that the only power to repeal, alter, or vary the Dominica Church Council Act, 1878, was the body which created that Act, viz., the Local Legislature. The obvious intention of the promoters of the Bill was the transference of the Dominica Church Council property to another corporate body in a distant island, and this without any previous notice to the Dominica Church Council from the government. The upshot of this arbitrary measure was an appeal by the Dominica Church Council to the Secretary of State for the Colonies, praying for the disallowance of the Act, and this was granted by Mr. Chamberlain. I hope that the Island will, at no distant date, be made an independent colony under the full and unquestioned control of its Administrator-in-Executive Council, responsible solely to the Secretary of State for the Colonies.

Since the proclamation of the island as a Crown Colony in 1898, and the advent of Mr. Hesketh Bell as Administrator, a marked change for good has taken place. Under the ægis of Mr. Bell several attempts have been made towards the advancement of Dominica. With the help of a grant-in-aid by the Home Government—though totally inadequate for the needs of the island—a new road has been made connecting the Windward with the Leeward coasts, intended to open up the fertile lands in the interior and to bring to light their many latent resources, and thus to attract capitalists to the island; and last year a coastal steamer was put on and subsidised by the Government, thus affording greater facility to the planters for the conveyance of their produce to Roseau, the capital and port of shipment. A telephonic system over the island is also in course of establishment, and ninety-six miles of wire have already been laid down.

Dominica has only within the last two or three years shaken itself free from the bonds of depression, and in its present circumstances, when it needs to be nurtured, and its destinies shaped by the strong hand of the Colonial Office, the Crown Colony system is the best form of government. It is the most feasible

and advantageous method of control until the island is in a more prosperous condition, when it will be necessary to relax the strong and even despotic hand of the official and substitute therefor an independent legislative assembly, the majority of members of which to be elected by a popular vote—a form of government, in fact, somewhat similar to that which exists at Barbados. Under such a system, which has worked well in Barbados, there would be no fear for the good government of Dominica, for the electorate would take care to have their interests and the welfare of the land of their birth safe-guarded by electing those citizens who possess their confidence, men, indeed, bound up to the island by strong ties of interest and affection, sons of the soil, who would know best what was wanted for the good of their country. But the line must be clearly drawn between the time wherein Crown Colony Government should reign and the time when that system should be superseded by a form of self-government.

The once flourishing industry of cane-sugar as a staple has been superseded in many of the islands by a variety of other tropical products, such as cacao, lime, nutmegs, coffee, onions, bananas, and pineapples. These products are commonly, but erroneously called the “minor” products of the West Indies; the origin of this misnomer being due to the fact that the sugar-cane was in former days the staple of each of the Caribbean Islands, but those were the days when the cultivation of that industry brought great wealth to the West Indian planters, and when other products were grown on a very small scale. But, at the present day, though sugar yields a greater percentage of income as compared with the other products of the West Indies taken in the aggregate, nevertheless the so-called minor products are in effect the principal sources of revenue of many of the islands, in regard to which it would be quite logical to say that the epithet “minor” might with greater exactitude be applied to the cane product.

Dominica may be taken as an illustration, and a few figures will show that the cultivation of sugar is not the chief industry of each island. The following statistics will demonstrate the rapid rise, on the one hand, of the cacao and lime industries within quite recent years, and the depression, on the other hand, of the sugar industry.

Product.	1886.	1892.	1901.	1902.
	£	£	£	£
Cacao	7,000	9,700	24,000	29,000
Lime Juice	3,600	11,000	35,000	39,000
Sugar Cane	2,688 tons	17,000	107 tons	1,500

From this comparison it is seen that while the production of

sugar has heavily decreased, the revenue derived from cacao last year is more than quadruple that of only sixteen years previously, and also that within the same period the lime product (including raw juice, concentrated juice, and lime oil) has trebled its revenue nearly four times over! Surely this is a healthy outlook for the future agricultural prospects of Dominica!

The following statements are extracted from Mr. Hesketh Bell's Address to the Legislative Council of Dominica last April.

The trade of the Presidency in imports and exports during 1902 represented a total value of £170,000, a figure considerably in excess of any previous record. It is particularly satisfactory to find that, for the first time in the history of the island, the local value of the exports exceeded the net value of the imports. In spite of the fact that the prices of our staple products were rather lower than those ruling in the preceding year, the total value of our exports represented an increase of £14,000. The output of cacao showed a rise of nearly 35 per cent., while the exports of raw and concentrated lime juice are almost equal, showing that our planters are evidently alive to the advantage of dividing their risks. If we compare our present exports with those of ten years ago, we find some interesting and satisfactory changes. The production of sugar then represented about £17,000, as against only £1,500 last year. On the other hand the value of cacao shipped in 1892 was £9,700 as compared with £29,000 in 1902. Lime juice has risen from £11,000 to £39,000, while essential oils have gone up from £3 to £3,868. Other products for which our soils are particularly adapted are also not being neglected, and satisfactory increases may be noted in our exports of bananas, cocoanuts, oranges, and other fresh fruits.

The cacao industry of the island now competes in the market with the cacao of Grenada and Trinidad. Within the last ten years the Dominica planters have taken to the extensive planting of this product, and many acres of newly planted cacao are coming into bearing. Hitherto the name of "lime juice" has always been associated with the island of Montserrat, but even when its lime industry was at its height before the devastation of that island by the great hurricane of a few years ago, Dominica has always been the greatest producer of limes of the West Indies, and of the world. The industry was first introduced into the island about half a century ago by the late Dr. Imray, an eminent botanist, and a benefactor to the island, and is to-day the staple product of Dominica. Few people in Great Britain know that the famous "Rose's Lime Juice Cordial" is prepared from the juice of the lime fruit grown in the island of Dominica. Messrs. Rose & Co. possess the largest lime estate in the island, the Bath Estate, situated in the valley of the Roseau River, and near to the capital Roseau.

Tentative shipments to New York and to Liverpool have been made by the Administrator of samples of onions, and of a few crates of pineapples grown at the grounds of the Government House, and the market reports of these shipments have been most

gratifying. Dominica pineapples could reach the New York markets at an earlier date than those from the Bahamas, and as the results obtained by the former exceeded expectations, the extensive cultivation of that product is to be advocated. It may be mentioned that the shipments to Liverpool also obtained good results, and the specimens were said to be just as good as those from the Azores. Coffee is now grown only on a small scale. It has practically been swamped out of the market by the Brazilian coffee.

Sir Daniel Morris, the Imperial Commissioner of Agriculture for the West Indies, has been successful in his efforts to establish an Agricultural School in the island. This institution will prove to be of great value to the island, inasmuch as it is the means of inculcating in the rising generation of sons of planters and others the principles of advanced agricultural science, for there is no doubt that the depression in the trade of the West Indies is due in no inconsiderable proportion to the lack of application of scientific methods to planting as well as to machinery. With the establishment of this educational institution, the too primitive methods of cultivation formerly in vogue will soon be replaced by the more civilised method, for it will be found that where hitherto an acre of land produced say £5 income from a given product, that same acre, with the addition of science and common sense, will produce about £20 profit.

The Botanical Garden, besides being one of the "sights" of the island, is a highly valuable institution, in that the planters can obtain from its curator seeds and young plants to any number of almost any kind of tropical and subtropical product at a very low price. In conjunction with these two institutions, a few words may be said in regard to the Agricultural Society. This society came into existence about three years ago. It was inaugurated by two young English settlers, Mr. E. A. and Mr. A. K. Agar, in conjunction with Dr. Alford Nicholls, a resident Englishman who went out to Dominica thirty years ago. Monthly meetings of the Society are held, which many of the planters from all parts of the island attend; papers are occasionally read and matters agricultural are discussed among its members. The advantage produced by the intercourse of ideas and methods of cultivation individually employed by the various planters through the medium of the Agricultural Society cannot be over-estimated.

An agricultural show is annually held under the auspices of the Imperial Commissioner of Agriculture for the West Indies, in which exhibits of agricultural products, agricultural implements, and of all the industries of the island (including specimens of basket-making, fishpot making, ropes, building stone, needle and

other hand-work and even boats and canoes) are displayed, and prizes are awarded to the exhibitors. If only the capitalist who is ever seeking for a profitable venture into which he might place his money, could drop in "just casually," as the Americans would say, at one of the yearly Dominica Agricultural Exhibitions and there see that marvellous display of almost every tropical product or industry, he would not give Dominica the cold shoulder. Then the hundreds of acres of fertile land would no longer lie undeveloped as they have been for centuries, and the efforts of planters and others to advertise to the world through the medium of these exhibitions the advantages that the island offers for its profitable development would not be in vain. Again, if the Layou Flats were opened up and the latent wealth they contain thus made known, it would be safe to predict that Dominica would become as rich and prosperous an island in the West as Ceylon is in the East. Then the "Gem of the Antilles" would be a brighter gem than it is now.

In concluding this article, it is well to point out that the material and industrial prospects of Dominica have in no way suffered by the eruptions which have taken place in Martinique, its southern neighbour. Dominica, strange to say, was within recent times, before the great eruptions of May last year, the only island in the West Indies (except St. Vincent), possessed of active volcanic agency in what is locally known as the "Boiling Lake," and it would seem that this geyser of boiling sulphur has acted as a safety-valve to the island, for though no more than thirty miles distant from Martinique, it has not been affected by the volcanic outbursts in that island, and during the whole period of the eruptions, it showed no signs of sympathetic seismic disturbances. In an interesting letter published in the *Times* of the 22nd July, 1902, drawing attention to the advantages which Dominica offered to English settlers of moderate capital, Mr. Bell asserted very justly that "it would be unfair to let the growing prosperity of this beautiful island suffer through erroneous reports of dangers and drawbacks which practically do not exist."

Small in comparison with others of our colonial possessions, Dominica ranks among the most beautiful of them all; its climate is good, the fertility of its soil unsurpassable, and there is scope for the development of its thousands of acres of virgin land.

HAROLD A. ALFORD NICHOLLS.

SUSAN PENNICUICK

A STORY OF COUNTRY LIFE IN VICTORIA.

CHAPTER XV.

LILY'S WEDDING-DAY.

THE days rolled on quickly; Christmas came and went; the grass on the wide plains, so green and fresh in the spring-time, began to be sere and yellow; the water-holes and creeks dried up; day after day the sun rose and set in a cloudless sky; the air quivered with heat; for it was midsummer, and the 6th of January was fixed for Lily's wedding-day.

The ceremony had to be early in the day for the bride had far to go, so it was all one wild hurry and bustle, for after the manner of the Grant family nobody seemed to have any appointed task, and the tables had to be laid for the breakfast, the bride dressed, and the bridesmaids got ready all before eleven o'clock. Mrs. Grant was quite in a flutter of excitement. Not the biggest prayer-meeting that ever was planned could have given her so much pleasure, and since Ann would not be sympathetic, she appealed to Sue on every point.

"You're so good, dear," she said, "and I do hope Lil will be happy. She ought; James Wilson is a professing Christian, and has always walked in the narrow way. And now there's the breakfast to be seen to, and not a servant among the lot with the least idea of laying a table as my mother taught me it should be laid. What do you think? Which end shall I put the saddle of mutton? and, oh dear, there are those tongues to go on yet, and the blanchmanges to turn out, and how I'm to get those children dressed I don't know, for Mrs. Desmond isn't a bit of good in the world and Ann's just as cross as two sticks. I tell her that her turn will come along some day. I'm sure I wish she and Dr. Finlayson would make a match of it, but I'm afraid there's no hopes of that just at present. And dear, dear, how am I to get those children dressed in time?"

"I'll dress them, auntie," said Sue, looking hopelessly at the breakfast-table, where all the provisions seemed to be in the

wildest confusion. She could only undertake one thing, she knew, and she preferred to dress the children and leave her aunt free to set the feast out as best she might.

And for once the girls of the Grant family were daintily decked out in delicate pinks and blues made by Sue and Mrs. Desmond after the weightier matters of the trousseau had been disposed of, and they thought, of course, a great deal more of their fine raiment than children to whom pretty clothes were an everyday occurrence.

Lily hardly made a lovely bride; her orthodox white satin seemed to emphasise unpleasantly her weather-beaten, sunburnt face. But it was a face brim full of happiness, and Sue could not help looking at it enviously. Why, oh why, should such happiness not have been hers? She had asked Sue to be bridesmaid, but Sue had refused even before her mother had sharply tabooed it.

"You've plenty of sisters, Lil," she had said, and then she kissed Sue ruefully; "I couldn't, my dear, I couldn't."

"Of course not," said Sue, but she would not have been human if she had not thought of the little farm down in the Heytesbury Forest and wondered what poor scruple was keeping her away. At least, there her position would be assured. She need envy no one.

The little country church was crowded to suffocation, and Sue felt weary and faint before the ceremony was over. Then the last solemn words were spoken that made the young couple man and wife, and they left the church together. Everyone else made a rush for the buggies and waggonettes outside, and Sue found herself standing apart vainly trying to comfort Vera who was sobbing heart-brokenly.

"I comed to church to mawwy Ned—my Ned, an' he's lefted me alone, oh—oh—oh," sobbed Vera.

"Dear little girl, poor little girl," said Sue in terror lest she should break down herself.

Then she saw Dr. Finlayson at her elbow.

"Miss Sue," he said gently, "you look very white. I should like to prescribe a glass of wine for you as quickly as possible."

Sue smiled.

"Indeed," she said, "you are very kind, but where am I to get it? You seem to forget that this is a temperance wedding."

Dr. Finlayson muttered something not very complimentary to his host and stooped down over Vera.

"What's the matter with the little maid?" he asked. "She seems in terrible tribulation."

"It's about Ned Hart," said Sue helplessly. "All the morning

she has been dancing about saying she was going to be married to him. I couldn't make her understand. Uncle wouldn't let Ned come—he caught him with a pipe, I believe, and now he isn't here she is heart-broken. I never thought she was taking all that nonsense about his marrying her so seriously."

"Poor little girl," said the doctor; "so you and I are both out in the cold. Will you marry me instead?"

Vera stopped crying for a moment, and looked him gravely in the face.

"No," she said, "no. You is too ugly."

"Oh," he sighed, "so you won't have me for my want of good looks."

"I wonder if she thinks Ned Hart beautiful?" laughed Sue.

Vera looked at her cousin critically.

"Sue will mawwy you," she said thoughtfully.

Sue flushed crimson and gave the little girl a small shake.

"It's a brilliant idea," said the doctor, whisking her away and kissing her; "Sue, Sue, will you?" and his eyes looked kind and tender and eager.

"Oh, Dr. Finlayson!"

"That is no answer. Will you? Do you know how lonely I am? Will you?"

"I can't," said Sue in a trembling voice, because she too was very lonely, and the look in his eyes comforted her though she had given all her love to another man.

"I think," he said gently, putting down Vera and putting a hand on Sue's shoulder, "I think I know all about you. I think I do, don't I?"

Sue looked out of the church porch at the ragged gum tree at the gate; the bark hung down in long untidy strips, and a faint wind just stirred them. She had felt so intensely lonely, so out of all the love and gladness of life, that the doctor's words comforted her, and were indeed somewhat of a temptation. If it had not been for the baby she had left at home in charge of Maggie, the under-housemaid, there is little doubt how things would have gone in spite of her love for Roger Marsden. She had just begun to feel as if it were impossible to stand alone.

"Do you?" questioned Sue; "do you? Then it is very good of you to so honour me. I—can't tell you how grateful I am to you."

"But I don't want you to be grateful to me," he said. "I want you to marry me."

Sue looked down and twisted the ribbons at her waist round her fingers. Vera found them a very unexciting pair of lovers and trotted to the gate to look after the dust raised by the departing wedding-party.

"I can't," she said, "I can't, I can't. You must see that it is impossible."

He hesitated a moment.

"Are you thinking of the child?" he said slowly.

Sue's eyes were full of tears that brimmed over and fell on her cheek.

"See here, little girl," said the man beside her, taking her hand and holding it lightly, "I love you, I love you. In spite of myself I love you. You would hate me perhaps if I told you how hard I have fought against it. I think I have guessed your history from the very first, and I love you, Sue, I love you."

Sue looked at him pitifully. But for all the tears on her cheeks she was a happier woman than she had been this morning.

"Sue, do you still love Roger Marsden?"

"Yes, yes, oh, yes," said Sue, with a sudden gust of passionate tenderness she knew she could never feel for the man beside her, and she knew, too, she had thrown her chance of happiness away. She might have had peace with Alec Finlayson even though there had been no passion in her love.

"Forgive me," she said gently, "I can't help it. I never thought——"

"Oh, I will forgive you," he said. "Poor little girl, life is bitterly hard, isn't it? Let us make a compact, you and I. If you want any help will you come to me? You might, you know. Tempers are queer on the Hallejuiah Station for all the real good hearts at bottom. Now will you come to me if you want help?"

"Baby and me?" she said, flushing as for the first time she acknowledged her child.

"You and the child, certainly," he said. "Mind, it is a promise."

Sue put her hand on his arm.

"Thank you," she said gratefully, "thank you, thank you. You don't know how lonely I feel sometimes. Thank you. Don't you think we had better start now?"

"Wait a little, just a little, till the dust of the other buggies has gone down. We don't want to be smothered and ruin your pretty dress."

"We'll be friends," said Sue, "we'll be friends. It isn't like it usually is when a man asks a girl to marry him and is offended because she refuses. You can't be offended with me, can you, because you knew all about me before, and it is you who have honoured me, isn't it? And I should be lonelier than ever if you aren't my friend," she said wistfully.

"I will be your friend," he said simply, taking her hand; "and, believe me, I should be honoured if you would be my wife."

Then he helped her into his buggy, put Vera between them, and drove back to Larwidgee in the blazing sunshine."

The wedding breakfast passed off as wedding breakfasts usually do, only that in this case the bride's health was drunk in tea, lemonade, cold water and similar unexciting beverages. Many speeches were made and a good deal of promiscuous kissing went on, then the bride changed her dress, the last farewells were said, and the whole bridal party stood on the verandah and watched the newly-married couple out of sight on the road to Gaffer's Flat.

"Oh dear, oh dear," said Mrs. Grant, as she wiped her hot face. "It was a terrible to-do, but it's all over now. Lily will be back, I suppose, in a fortnight or three weeks and we must see and get the house at Titura ready for her. But it'll never be the same again. It's a bit sad, but still, I'm not one that believes in old maids. Let them marry and have children of their own, say I. It's the making of a woman, but one can't help feeling it when they first leave the nest. What, going already, doctor?"

"I must," said Finlayson.

"Oh, but we counted on you to stop and cheer us up a bit," she said, being very mindful of the saying that one wedding makes many. She was the last woman in the world one would have called a matchmaker, but dearly she would have liked Dr. Finlayson for her eldest daughter, and since he had been here so often of late she had begun to ask herself, "Why not?" That Sue should be the attraction seemed entirely out of the question, therefore she asked again, "Won't you stay a little longer?"

"Indeed I can't. I've been idle all the morning, and what will become of my patients if I neglect them any longer?" and he went for his buggy and drove away feeling in his heart of hearts that it was a good thing for him that Sue had refused him. And yet, deeper down still was the strong feeling of love that made him know that Sue's companionship was the one thing that would have crowned his life.

CHAPTER XVI.

POLLY'S LOVE AFFAIR.

THE night of Lily's wedding-day Sue spent in tears. It was only to be expected after the excitement and fatigue. Alec Finlayson had offered her friendship, had asked more and she had put it aside, and as she sat there in her room alone looking at her sleeping child she could not but remember that she had put away from her the comfort of a man's love, put away from herself

a home and a position in the world. What was to become of her, what was to become of her little child? The shadow of its up-bringing weighed heavily on her, every day the burden grew, and if she had not loved Roger Marsden so dearly and so well, Alec Finlayson would have taken that burden upon himself. No wonder she cried her eyes out hopelessly half the night.

Wearily next day she awakened with a dull sense of pain that at first she could not understand. Nothing was worse than it had been, she told herself, and she was pleased to think that Alec Finlayson had loved her.

Through the open curtainless window the sunshine stole into the room, fresh with the freshness of early morning, and as she sat up the remembrance of last night's anxiety came over her and she buried her face in the pillow once more and felt she wished never to look at the sunshine again. Before her stretched a weary waste of years with no hope, no happiness for her. It never occurred to her she could love again, never occurred to her that another man might take Marsden's place. She must live her life alone, take up the dreary everyday tasks and make the best of it.

No, there was no comfort for her. All she could do was to help her aunt, who had given her shelter, and then when her baby grew older possibly she might find some way to earn her living. She would ask Roger to help her. For such a purpose she would not mind asking his help, and the only spot of brightness she could find in her future was a vague hope that some day she might perhaps own a little poultry farm where she could have her child and acknowledge it as her own. Even so the prospect was dreary, and there were years of life to be lived through yet, for she knew well enough while her baby required all her care she could not start out to earn her own living.

A cracked old bell, the getting-up bell, began to peal through the house, and she sat up in bed, and then the door opened and Mrs. Grant came in. Her clothes had apparently been flung at her all at once with a pitchfork, and she was now engaged in reducing them to something like order.

"Not out of bed yet," she said, struggling with a refractory tape. "My! I was sure you'd be up. Are you all right?"

"Yes," said Sue, wearily.

Her head was throbbing as if it would burst, the result of yesterday's excitement, but her aunt—kind as she meant to be—was not exactly the sort of person she could confide in.

"That's right, but I must say you look rather white," she said, satisfactorily disposing of the tape and now beginning on the buttonholes, "and here's a pretty to-do. The house all higgle-de-piggledy, and not a scrap of bread for breakfast.

Whatever those girls could have been thinking of I'm sure I don't know."

"We might have scones," suggested Sue, feeling something was expected of her, "or Johnny cake. Johnny cake is nice for a change."

"Well, we might, if there was anyone could make them decently, but I declare to goodness I'm just worried out of my life. Seven servants and there isn't one can make a scone fit to send to table, and there's Etta been crying all night with a sore throat—the child's sickening with something, I'm sure. I'll just send over for Dr. Finlayson if she isn't better by to-morrow."

"Do you think she could have eaten too much cake yesterday?" asked Sue.

"I don't know, I'm sure, but the overseer's children are sick, his wife sent up this morning for some medicine, and Ann's gone, and Mrs. Desmond's just that helpless——"

Mrs. Grant paused in her list of troubles more from want of breath than because there were not plenty behind, and Sue said hastily :

"I can make scones, good ones, really, aunt."

"Can you, my dear, well, if you would it would really be a relief to my mind. Maggie shall mind baby for you. It's about all she's fit for. Mind, now, and make plenty. There's eighteen of us inside, you know—and seven in the kitchen, and the men, that makes eleven, and then I always give some to the Chinaman, and the men'll be over from Titura to-day, and the boys want to go picnicking down the creek. So you'd better make plenty."

Sue rather thought she had, and began a mental calculation while her aunt finished buttoning her dress and turned to the glass.

"Well, I don't look very tidy now, do I? But, really, I'm bothered. There's Polly—not sixteen till February, and last night Ann caught her up at the station experience young men's hut. Nice goings on. Young King was away and Hart was sitting on the doorstep with Polly. Ann says she's sure he kissed her, too. Really, where Polly got it from I'm sure I don't know. So carefully as I've kept her too—never a novel—never a story-book but the *Sunday at Home* has she read all her life."

Sue's white face flushed crimson. There was love-making in the air yesterday evidently.

"Polly can help you," went on Mrs. Grant. "I'll send her to you as soon as you're dressed. I must keep a watch on that young lady. She's only a child, of course, so it don't amount to much."

The girl looked at her aunt curiously, and out of her own

experience judged her. Was she so innocent, so ignorant of the world's ways as to imagine that a girl who could steal out to a clandestine interview, who had been kissed and made love to even by plain Ned Hart, could be sent back to the nursery and forgetfulness by a word from her mother.

"Don't you know I'm right, Sue?"

"Oh, aunt, how can I tell? But—but——"

Sue could hardly put her feelings into words, but instinctively she felt that if Polly cared at all about Ned Hart, banishment to the nursery and a course of lessons from Mrs. Desmond's old-fashioned "Magnall's Questions" was not likely to effect a cure.

"Well," said her aunt, leaving the room, "I'll send her to help you, and see you make plenty of scones."

Half-an-hour later she met the young cousin in the kitchen, and the two set to work on the family breakfast. Sue used sometimes to think it seemed as if the servants were kept for their own benefit, for certainly in the ill-managed household, if ever there were an extra call, those numerous maid-servants were not equal to it. At first nothing was said by either of the girls, but at length, when Sue's arms were plunged up to the elbows in flour, she stole a glance at her cousin.

Polly was a tall, fat, overgrown girl with a pleasant, kindly, if somewhat simple face, and a complexion which might have been good had it not been tanned by the sun and wind. She was pouring milk into the flour as she worked it up, and every now and then wiped away a furtive tear, which at first Sue, judging her by herself, pretended not to notice. She tried to talk cheerfully about yesterday's festivities, but it was hard work feigning an interest she did not feel—harder still when Polly openly showed she did not intend to talk and did not even trouble to answer her remarks. She gave it up after two or three trials, and kneading up the flour and milk into a light dough, cut a large slice off, put it on the pasteboard, rolled it out, and cut out the scones with the top of a cocoatina tin, Polly meanwhile leaning up against the wall, the picture of sullen misery.

"You're cutting them too small," she volunteered at last, "you'll never get done at this rate."

"Oh, it doesn't matter. I'll do the first lot this way," said Sue. "They'll look nicer for the dining-room. I'll cut the others out square."

At this moment Vera came running into the kitchen with her pinafore dragging behind her.

"Tie up my pinny, please, Sue, tie up my pinny."

"Tie it for her, Polly," suggested Sue, "my hands are all floury."

"You's been kyin', Sissy," said Vera, gravely, pursing up her little mouth.

"Go away this minute," said Polly, shaking her, "you nuisance," and Vera, nothing daunted, danced out of the kitchen singing at the top of her voice, "You's been kyin', kyin', kyin'."

Polly stamped her foot in unavailing impatience.

"I hate mother," she began. Then a sob choked her.

"Hush, hush, dear," Sue looked round at the maid-servant who was supposed to be engaged on the breakfast, but who was manifestly listening with all her ears, "don't talk like that."

"But it's the truth," said Polly, under her breath, "she's cruel."

"It was for your good," suggested Sue, feebly.

"You don't know anything about it," said Polly, recovering a little at the prospect of a confidante.

"You can tell me," said the elder girl, rolling out a piece of dough and beginning to cut out another batch of scones.

"She says I'm to stop in the school-room, she says I'm not to see Ned Hart again, she says—I don't care, I will," finished Polly, with sullen determination, that made Sue feel she meant all, and more than all that she said.

"But," she remonstrated, as in duty bound, "you know, dear, it really wouldn't do for you to be going up to the men's hut, and in the evening, too."

"Why not?"

"Why not," echoed Sue, seeking round in her mind for a convincing answer and ending up feebly with, "well, dear, you see, it looks bad. Of course, I know it's all right, but it doesn't look well."

"What do looks matter in a Christian?" said Polly, playing the family trump card triumphantly.

"Ah, but, Polly, Christianity doesn't teach you to disobey your mother. If she says you mustn't see Ned Hart again, then you mustn't."

"But there's no harm in it: and I want to see him, and he wants to see me; and—and—and it's beastly slow sticking home in the school-room all day. I *shall* see him whether mother likes it or no."

Sue retired to the griddle and turned her scones thoughtfully. Then she came back to the table.

"Polly, dear," she said, and a burning blush rose to her face as she thought how near home the lecture went, a lecture that suited her own case even better than Polly's, "I hear Ned Hart kissed you. Well, you see, no girl should let a man do that unless—I mean—yes, unless he is her lover and he is going to marry her."

Polly hung her head and tried to make some excuse.

"It was an accident," she muttered; "I never thought. But

I don't think he meant to. Oh, Sue, Sue, don't you understand?" and the simple childish blue eyes filled with tears.

Did she understand? Did she not understand only too well. Who was she that she should preach to this child?

"Don't cry, dear, don't cry. Wait till the scones are done, and then come to my room and tell me all about it."

But once in Sue's room Polly began to cry afresh.

"What shall I do?" she sobbed, "what shall I do? Mother says I mustn't talk to him, and I can't go by as if I didn't know him, specially when he comes into tea every night."

"No, no, of course not," said Sue, "aunt didn't mean that. Talk to him just like you always do. Only don't let him kiss you, and don't go to his hut. See, it's not so bad; and if he really cares for you, you know, he will tell you so. Now, wash your face, dear, it's nearly breakfast time, and you don't want them all to see you've been crying."

This view comforted Polly wonderfully, Sue was glad to see. She was too much of a child to take desperately dreary views of life, and before the bell had rung for morning prayers there was a smile on her face again.

At prayers the whole household had assembled, Ned Hart amongst them, and Sue noticed that, though he kept his eyes apparently glued to his hymn book, yet ever and again he darted a furtive glance at the conscious Polly. The knowledge of those stolen looks evidently brought balm to the girl's troubled soul, and Sue herself hardly knew whether to be glad or sorry. They were so young, both of them, she hardly thought it would matter much if only her aunt would look after her daughter and not interfere too much. He had been worshipping ever since Sue had made his acquaintance, and apparently he had now passed the stage of the devout lover who adores his mistress from a distance and hardly dares lift his eyes from the hem of her garment. All breakfast-time she thought it over, she had spoiled her own life, utterly wasted it and laid it desolate, at least she might give care and help and sympathy to her young cousin.

And next day there was a fresh call for her sympathy. Etta's throat was worse, and Rosy was ill, too, and Dr. Finlayson being called in pronounced it scarlet fever. One by one the others sickened, none of them were very ill, but they were all fretful and cross and needed care and attention, and as no one could amuse fretful children like Sue, no one could tell a story as she could, her aunt made use of her without scruple, and thought her unkind when she presumed to take precautions for her own child's sake.

So what with Polly's love affair and the sick children, her hands and her thoughts were kept busy, and though she never suspected it herself, this was an untold blessing to her.

Nothing can be well done unless undivided attention is given to it, even the scrubbing of a floor requires the thoughts to be concentrated on boards, wet floorcloths and warm water, and if it is so with manual labour, much more so is it with mental. Sue had no time to think of her own sorrows. She found herself established as head nurse to the Grant children and sole confidant of their sister's love affair.

And the last alone was no sinecure, for every spare moment that young lady could spare from the lessons she was kept so closely to, she made her way to Sue's room, nursed the baby and waited till she was free, and then poured into her sympathetic ears the meagre details of her little story.

How he had looked when last they met; how she had felt; how he had only said, "Good morning, Polly, we killed last night, do you think your mother will want the trotters, because a dog got at the carcase and there are only three;" but then Maggie was by and Mrs. Desmond, and didn't Sue think, didn't she think he just made those trotters an excuse, because he must have known mother never bothered about them? To all of which Sue listened with an interest feigned at first, but gradually deepening as she saw how much in earnest the girl was.

But it was terribly hard work. Always before her was the utter uselessness of thinking of Roger Marsden. She could not help him, she only made herself doubly wretched thinking about him. Evening after evening, when she went for her daily walk, the only quiet time she could hope for, Polly would join her in the plantation, or beside the lake, and slipping her arm round her waist under cover of the darkness, would pour out her whole heart to her cousin. She felt it was very hard to bear. She might have been worse if she had been left to herself, but as it was the effort to wear a smiling face when her heart was full of gnawing anxiety for the future cost her so much that her cheeks grew white and worn under the strain, and there was a wistful weary look in the dark eyes that would have gone to the very heart of anyone who loved her well enough to notice. But there was none such at Larwidgee. Her aunt indeed was fond of her in a careless warm-hearted sort of way, but she was a little doubtful about her too. Occasionally she would say:

"Why, Sue, you're losing your roses, child. I daresay the summer's too hot, and it has been a trying time with the children all sick and one thing and another; I'll not be sorry to see the cool weather again."

"Yes, you must have been bothered," said Sue, "but it might have been worse."

"Oh, it's bad enough," grumbled Mrs. Grant. "My dear, my life's just bothered out of me. The Lord sends everything for

the best, I know, but I can't see the best of this unless it may be that Dr. Finlayson might take a fancy to Ann. What do you think? He sees enough of her. I always take care to leave them alone a bit, and Ann is very earnest," and the mother looked to her for confirmation.

Sue sighed. The love affairs of the Grant family seemed destined to drift to her, for Mrs. Grant harped on Ann and Dr. Finlayson perpetually. It sometimes seemed to Sue that her aunt was warning her, but she had never put the question so straight as to-day. Sue stooped over Vera's cot and smoothed her tumbled pillow thoughtfully. That Ann loved Dr. Finlayson she did not doubt, that he gave not a second thought to her she did not doubt either, and out of her own great sorrow she pitied her even as she pitied her younger sister.

"What do you think, Sue?" asked her aunt again.

"I don't know, aunt. I'm afraid he doesn't think about Ann—yet."

"But he might—in time."

"He might," assented Sue.

"And then you see——"

"Do show me Vewabella," said a pathetic little voice from the cot, "do lift me up and show me Vewabella, Sue. Hasn't seen Vewabella for ever so long?"

"Be quiet, you silly child," said Mrs. Grant, who had no sympathy for childish fancies, but Sue catching up a light shawl wrapped it round the little girl and taking her in her arms carried her across to the looking-glass.

The little white face bent forward eagerly.

"How does you do, Vewabella?" said the child, bending forward, eagerly nodding at her own image. "Hasn't seen you for a long time. Has you been sick too?"

Then the tired head drooped on the girl's shoulder.

"Want to go to bed, Sue. Dood by, Vewabella—my head is bad."

"Silly you are to encourage her, Sue," said Mrs. Grant, as the girl laid her back in her cot again. "She's getting too heavy for you. You're as white—as white——"

"No, it's not that," said Sue faintly. "I feel a little dizzy. It's the hot day, I think," and she dropped into a chair and closed her eyes wearily.

"Hot fiddlesticks," began Mrs. Grant, "why, it's much cooler than yesterday, and—— Oh, I say, doctor, I'm glad to see you. Here's a new patient for you."

Dr. Finlayson was closely followed by Ann, who fell in with her mother's plans for the first time in her life, and constituted herself the doctor's shadow as long as he was in the house.

"It's nothing—nothing," said Sue, trying to smile, but the doctor bent over her and spoke almost tenderly, as he never spoke to her, Ann noticed bitterly.

"Nothing, is it nothing?" he said. "I think we have been doing too much, Miss Sue. Mrs. Grant, we've been working the willing horse too hard, and our head nurse is knocked up."

"Indeed, indeed no," murmured Sue, who felt her aunt would not be best pleased at seeing her eldest daughter ignored in this manner, for Ann indeed had done her best, but Ann had not a happy knack with children.

"Indeed, indeed yes," persisted the doctor. "Well, the worst is over now, and I shall forbid you to enter the sick rooms again. Give her good strengthening things, and see that she eats them, Mrs. Grant, and let her enjoy herself."

Sue almost smiled at the last clause, and yet the doctor's kindness comforted her, though she was hardly conscious of it herself.

"Shall I bring you some books to read, Miss Sue?" he asked. "I had several new ones up from Mullen's last week, and I think you would like to read them."

"Don't bring any godless literature into this house, Dr. Finlayson," said Ann tartly, a tartness which her cousin both understood and forgave. It was hard, she felt, that she, who had only friendliness to offer the doctor, should receive all attention from him, while Ann, who did care intensely, was passed over and utterly ignored.

"I promise you they are not godless books," he said gravely, "but some of the best works of the day. Your cousin is run down and wants a little looking after. Well, well, I'll bring the books to-morrow, meanwhile lie down for the rest of the day and let some one else do your work. You've been working too hard. I ought to have seen it before."

So Sue was despatched to her own room by her aunt, and tired out thankfully lay down on her bed. Here, later on, Polly came flying in to relate tearfully how cruel father was, he was sending Ned Hart to Titura and he wasn't coming back for three months.

"And—and he's gone," sobbed the child. "We only had a minute, and he squeezed my hand hard and said, 'It'll seem like the fourteen years Jacob worked for Rachel.' Wasn't it nice of him? Oh, he does love me, doesn't he, Sue?"

(To be continued.)

INDIAN AND COLONIAL INVESTMENTS*

THE course of affairs in the United States and anxiety with regard to the political situation in the Near East have given rise to caution in the money-market, with the result that discount rates are appreciably higher than they were a month ago. The Bank of England is not so strong as it was, but the depletion of the reserve is due merely to the usual holiday and harvest demands, and would have no effect on rates but for the above-named causes of anxiety.

The continued decline of prices in the American market up to a recent period had a depressing effect in all departments of the Stock Exchange, partly owing to the sentimental influence which a special movement in one market always exercises over the rest, and partly because a big fall in any one class of securities forces holders to realise on their other stocks in order to protect stocks which are the immediate subject of depression. For these reasons Consols, Indian, Colonial, and Municipal Stocks, have all been flat, and the few new issues put on the market on the strength of the low rates for money last month met with such a decided snub that no more are likely to be heard of for some time to come. It must be added that a strong rally in the American

INDIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
INDIA.					
3½% Stock (t) . . .	£ 63,040,902	1931	107½	3½	Quarterly.
3% " (t) . . .	48,635,884	1948	97½	3½	"
2½% " Inscribed (t) .	11,892,207	1926	83½	3	"
3½% Rupee Paper . .	Rx. 5,843,690	..	65	3½*	Various dates.
3½% " " 1854-5	Rx. 11,517,620	..	65½	3½*	30 June—31 Dec.
3% " " 1896-7	Rx. 1,316,930	1916	58	3½*	30 June—30 Dec.

(t) Eligible for Trustee investments.

* Rupee taken at 1s. 4d.

* The tabular matter in this article will appear month by month, the figures being corrected to date. Stocks eligible for Trustee investments are so designated. —E.D.

market has had no corresponding effect on the market for gilt-edged securities. Indian railways have kept tolerably steady and Madras stocks have displayed some rallying power, arising from the directors' efforts to secure good terms for the purchase of the undertaking in 1907. Bengal-Nagpur is a strong stock, and though eligible for trustee investments, can be bought to yield $3\frac{1}{8}$ per cent.

INDIAN RAILWAYS AND BANKS.

Title.	Subscribed.	Last year's dividend.	Share or Stock.	Price.	Yield.
RAILWAYS.					
	£				
Assam—Bengal, L., guaranteed 3 % .	1,500,000	3	100	93	$3\frac{1}{2}$
Bengal and North-Western (Limited)	2,750,000	5	100	$126\frac{1}{2}$	$3\frac{1}{8}$
Bengal Central (L) g. $3\frac{1}{2}$ % + $\frac{1}{4}$ th profits	500,000	5	5	5	6
Bengal Dooars, L.	150,000	5	100	$101\frac{1}{2}$	$4\frac{1}{8}$
Do. Shares	250,000	4	10	10	4
Bengal Nagpur (L), gtd. 4% + $\frac{1}{4}$ th profits	3,000,000	4	100	$103\frac{1}{2}$	$3\frac{7}{8}$
Bombay, Bar. & C. India, gtd., 5 % .	7,550,300	$6\frac{3}{10}$	100	$163\frac{1}{2}$	$3\frac{3}{8}$
Burma Guar. $2\frac{1}{2}$ % and propn. of profits	2,000,000	4	100	$106\frac{1}{2}$	$3\frac{3}{8}$
Delhi Umballa Kalka, L., guar. $3\frac{1}{2}$ % + } net earnings. }	800,000	$4\frac{1}{2}$	100	$114\frac{1}{2}$	$4\frac{1}{8}$
East Indian "A," ann. cap. g. 4% + $\frac{1}{8}$ } sur. profits (t) }	2,502,733	$5\frac{1}{2}$	100	121	$4\frac{1}{8}$ *
Do. do, class "D," repayable 1953 (t) .	4,047,267	5	100	182	$3\frac{1}{8}$
Do. $4\frac{1}{2}$ % perpet. deb. stock (t)	1,435,650	$4\frac{1}{2}$	100	188	$3\frac{1}{8}$
Do. new 3 % deb. red. (t)	5,000,000	3	100	95	$3\frac{1}{8}$
Great Indian Peninsula 4% deb. Stock (t)	2,701,450	4	100	125	$3\frac{7}{8}$
Do. 3% Gua. and $\frac{1}{10}$ surp. profits 1925 (t)	2,575,000	$2\frac{3}{4}$	100	107	$3\frac{1}{8}$
Indian Mid. L. gua. 4% + $\frac{1}{4}$ surp. profits (t)	2,250,000	4	100	$102\frac{1}{2}$	$3\frac{7}{8}$
Madras, guaranteed 5 % by India (t) . .	8,757,670	5	100	$129\frac{1}{2}$	$3\frac{7}{8}$
Do. do. $4\frac{1}{2}$ % (t)	999,960	$4\frac{1}{2}$	100	$121\frac{1}{2}$	$3\frac{1}{8}$
Do. do. $4\frac{1}{2}$ % (t)	500,000	$4\frac{1}{2}$	100	$113\frac{1}{2}$	4
Nizam's State Rail. Gtd. 5 % stock . .	2,000,000	5	100	123	$4\frac{1}{8}$
Do. $3\frac{1}{2}$ % red. mort. debts.	1,112,900	$3\frac{1}{2}$	100	95	$3\frac{1}{8}$
Rohilkund and Kumaon, Limited. . . .	200,000	8	100	$144\frac{1}{2}$	$5\frac{1}{8}$
South Behar, Limited	379,580	$3\frac{1}{2}$	100	92	$3\frac{1}{8}$
South Indian $4\frac{1}{2}$ % per. deb. stock, gtd.	425,000	$4\frac{1}{2}$	100	186	$3\frac{7}{8}$
Do. capital stock	1,000,000	$6\frac{1}{2}$	100	114	$5\frac{1}{8}$
Sthn. Mahratta, L., $3\frac{1}{2}$ % & $\frac{1}{4}$ of profits	3,500,000	5	100	104	$4\frac{1}{8}$
Do. 4 % deb. stock	1,195,600	4	100	111	$3\frac{1}{8}$
Southern Punjab, Limited	966,000	4	100	97	$4\frac{1}{8}$
Do. $3\frac{1}{2}$ % deb. stock red.	500,000	$3\frac{1}{2}$	100	97	$3\frac{1}{8}$
West of India Portuguese, guar. L. . .	800,000	5	100	85	6
Do. 5 % debenture stock.	550,000	5	100	105	$4\frac{1}{2}$
BANKS.					
	Number of Shares.				
Chartered Bank of India, Australia, } and China }	40,000	10	20	$42\frac{1}{2}$	$4\frac{1}{8}$
National Bank of India	40,000	10	$12\frac{1}{2}$	28	$4\frac{7}{8}$

(t) Eligible for Trustee investments.

* The yield given makes no allowance for extinction of capital.

Canadian Government stocks are in two instances somewhat easier in sympathy with the general movement in securities. Much interest has been attracted to the market for Canadian railway stocks. The undertakings have been doing so well that

the stocks resisted the depressing influence of the demoralisation in the American market with considerable success. It is reported that the dividend announcement of the Canadian Pacific resulted in a neat little catch for a group of American "bears," who sold the stock short the day before it was made. When it became known that the distribution was to be at the rate of 6 per cent. per annum, the stock bounded up several points, greatly to the discomfiture of the group in question. The position of the undertaking is

CANADIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
4 % Inter-colonial } Guaranteed by	1,500,000	1908	102	3 $\frac{9}{16}$	1 Apr.—1 Oct.
4 % " } Great Britain.	1,500,000	1910	104	3 $\frac{9}{16}$	
4 % " } 1874-8 Bonds.	1,700,000	1913	106	3 $\frac{5}{8}$	
4 % " Ins. Stock	4,099,700	1904-8†	101 $\frac{1}{2}$	3 $\frac{3}{8}$	1 May—1 Nov.
4 % " Reduced Bonds	7,900,300		101 $\frac{1}{2}$	3 $\frac{3}{8}$	
4 % " Ins. Stock	2,209,321	1910	104	3 $\frac{3}{8}$	1 Jan.—1 July.
4 % " Ins. Stock	4,233,815		104	3 $\frac{3}{8}$	
3 $\frac{1}{2}$ % 1884 Ins. Stock	4,605,000	1909-34*	102	3 $\frac{1}{2}$	1 June—1 Dec.
4 % 1885 Ins. Stock	3,499,900	1910-35*	105	3 $\frac{1}{2}$	1 Jan.—1 July.
3 % Inscribed Stock (i)	10,101,321	1938	101	2 $\frac{1}{2}$	
2 $\frac{1}{2}$ % " " (i)	2,000,000	1947	90	2 $\frac{1}{8}$	1 Apr.—1 Oct.
PROVINCIAL.					
BRITISH COLUMBIA.					
3 % Inscribed Stock	1,324,760	1941	89	3 $\frac{1}{2}$	1 Jan.—1 July.
MANITOBA.					
5 % Debentures	346,700	1910	105	4 $\frac{3}{8}$	1 Jan.—1 July.
5 % Sterling Bonds	308,000	1923	114	4 $\frac{3}{8}$	
4 % " Debs.	205,000	1928	103	3 $\frac{1}{8}$	1 May—1 Nov.
NOVA SCOTIA.					
3 % Stock	164,000	1949	92	3 $\frac{5}{16}$	1 Jan.—1 July.
QUEBEC.					
5 % Bonds	1,199,100	1904-6	101 $\frac{1}{2}$	4 $\frac{3}{8}$	1 May—1 Nov.
3 % Inscribed	1,890,949	1937	89	3 $\frac{3}{8}$	1 Apr.—1 Oct.
MUNICIPAL.					
Hamilton (City of) 4 %	482,800	1934	103	3 $\frac{7}{8}$	1 Apr.—1 Oct.
Montreal 3 % Deb. Stock	1,440,000	permanent	90	3 $\frac{3}{8}$	1 May—1 Nov.
Do. 4 % Cons. "	1,821,917	1932	107	3 $\frac{3}{8}$	
Ottawa 6 % Bonds	92,400	1904	102	5 $\frac{1}{16}$	1 Apr.—1 Oct.
Quebec 4 % Debs.	385,000	1923	102	3 $\frac{3}{8}$	1 Jan.—1 July.
Do. 3 $\frac{1}{2}$ % Con. Stock	351,797	drawings	98	3 $\frac{3}{8}$	
Toronto 5 % Con. Debs.	136,700	1919-20	109	4 $\frac{1}{2}$	1 Jan.—1 July.
Do. 4 % Stg. Bonds	300,910	1922-28†	101	3 $\frac{1}{8}$	
Do. 4 % Local Impt.	412,644	1913	100	4	
Do. 3 $\frac{1}{2}$ % Bonds	1,059,844	1929	98	3 $\frac{3}{8}$	
Vancouver 4 % Bonds	121,200	1931	102	3 $\frac{1}{8}$	1 Apr.—1 Oct.
Do. 4 % 40-year Bonds	117,200	1932	100x	4	7 Feb.—7 Aug.
Winnipeg 5 % Debs.	138,000	1914	106	4 $\frac{7}{16}$	30 Apr.—31 Oct.

* Yield calculated on earlier date of redemption.

† Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

(i) Eligible for Trustee Investments.

CANADIAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up per Share.	Price.	Yield
RAILWAYS.					
Canadian Pacific Shares . .	\$84,500,000	5	\$100	128½	3½
Do. 4 % Preference	\$6,678,082	4	100	106	3½
Do. 5 % Stg. 1st Mtg. Bd. 1915	\$7,191,500	5	100	110	3½
Do. 4 % Cons. Deb. Stock . .	\$13,518,956	4	100	111½	3½
Grand Trunk Ordinary . . .	\$22,475,985	nil	Stock	18½	nil
Do. 5 % 1st Preference . . .	\$3,420,000	5	"	112½	4½
Do. 5 % 2nd "	\$2,530,000	5	"	99	4½
Do. 4 % 3rd "	\$7,168,055	1	"	49½	2
Do. 4 % Guaranteed	\$5,219,794	4	"	102½	3½
Do. 5 % Perp. Deb. Stock . .	\$4,270,375	5	100	136½	3½
Do. 4 % Cons. Deb. Stock . .	\$10,393,966	4	100	108	3½
BANKS AND COMPANIES.					
Bank of Montreal	60,000	10	\$200	500	4
Bank of British North America	20,000	6	50	68	4½
Canadian Bank of Commerce .	\$8,000,000	7	\$50	16	4½
Canada Company	8,319	60s.	1	36½	8½
Hudson's Bay	100,000	22s. 6d.	11*	35	3½
Trust and Loan of Canada . .	50,000	7	5	4½	7½
Do. new	25,000	7	3	2½	9½
British Columbia Electric (Ord.)	\$210,000	4	Stock	73½	5½
Railway) Pref.	\$200,000	5	Stock	92½	5½

* £2 capital repaid July 1903.

NEWFOUNDLAND GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
3½ % Sterling Bonds . .	2,178,800	1941-7-8	92	3½	} 1 Jan.—1 July.
3 % Sterling "	325,000	1947	79	4	
4 % Inscribed "	320,000	1913-33*	103	3½	
4 % " Stock	509,342	1935	107	3½	
4 % Cons. Ins.	200,000	1936	107	3½	

* Yield calculated on earlier date of redemption.

exceedingly strong, as the net revenue of \$9,921,460 is sufficient to pay 10 per cent. on the common stock. The Grand Trunk accounts have somewhat disappointed the more sanguine expectations, which rose to a small distribution on the Third Preference Stock. The gross traffic receipts for the half-year were, it is true, some £401,000 more than were earned in the first six months of 1902, but including a sum of £15,000 devoted to bridge renewals, the expenses also increased to the extent of £392,000, leaving only £8000 to add to the net revenue, for as £4000 less were brought into the account, the only gain as compared with the corresponding period a year ago is, that after paying the dividend on the Second Preference Stock, the balance

to be carried forward is £5000, as against £2800 last year. The shares of the Bank of Montreal have once more risen to \$500, a notable movement in these times of general depression; those of the Bank of British North America have receded slightly, and Hudson Bays have steadied down to 35, and will not, perhaps, be the subject of much speculation until the financial year gets older.

In view of the near approach of Mr. Chamberlain's fiscal campaign the Return, compiled by that able public servant, Sir Alfred Bateman, and issued by the Board of Trade a few days ago, showing the working of the Canadian preferential tariff is both timely and instructive. The figures give the yearly value of imports for consumption from the United Kingdom and the United States into Canada since the Canadian preferential tariff on British goods came into force, and of the different rebates on the duty allowed on goods from the United Kingdom. In considering the first set of figures it should be remembered that the reciprocal tariff, according preferential treatment to goods from the United Kingdom and certain British possessions and foreign countries (not including the United States) came into operation on April 23rd, 1897, and the British preferential tariff according preferential treatment to British goods only, on August 1st, 1898.

TABLE SHOWING IMPORTS FOR CONSUMPTION FROM THE UNITED KINGDOM
AND THE UNITED STATES INTO CANADA.

Years ending 30th June.	Imports for Consumption (including Bullion and Specie).	
	From the United Kingdom.	From the United States.
	£ *	£ *
1897	6,043,600	12,667,611
1898	6,678,271	16,172,382
1899	7,615,094	19,111,062
1900	9,208,369	22,570,763
1901	8,839,349	22,702,399
1902	10,114,579	24,834,143

* Conversions into £ sterling have been made at the rate of 4s. 1½d. per dollar.

The following rebates of duty were allowed on articles the growth, produce, or manufacture of the United Kingdom, and imported direct into Canada:—

(i.) *Under the Reciprocal Tariff.*

Period.	Rebate of Duty allowed on goods from the United Kingdom.
April 23rd, 1897, to June 30th, 1898	$\frac{1}{4}$ th
July 1st, 1898, to July 31st, 1898	$\frac{1}{2}$ th

No reduction of duty, under the reciprocal tariff (in force until July 31st, 1898), was allowed on wines, malt liquors, spirits, spirituous liquors, liquid medicines, and articles containing alcohol; sugar, molasses, and syrups of all kinds, the product of the sugar-cane or beetroot; tobacco, cigars, and cigarettes.

(ii.) *Under the British Preferential Tariff.*

Period.	Rebate of Duty allowed on goods from the United Kingdom	
August 1st, 1898, to June 30th, 1900	$\frac{1}{2}$ th	
July 1st, 1900, to the present time *	$\frac{3}{4}$ th	

* August, 1908.

No reduction of duty, under the British preferential tariff, is allowed on wines, malt liquors, spirits, spirituous liquors, liquid medicines, and articles containing alcohol; tobacco, cigars, and cigarettes. The reduction, as regards refined sugar, is only to apply when evidence satisfactory to the Minister of Customs is furnished that such refined sugar has been manufactured wholly from raw sugar produced in the British colonies or possessions. It is further provided that manufactured articles to be admitted under such preferential tariff from the United Kingdom shall be *bonâ fide* the manufactures of that country, and that such benefits shall not extend to the importation of articles into the production of which there has not entered a substantial portion of the labour of such country. The regulations for the entry of goods under the British preferential tariff provide that the portion of the labour entering into the production of every manufactured article must be not less than one-fourth of the value of the article in its condition ready for export to Canada.

In connection with this information it may be convenient for readers to have before them the following table showing the population of Canada in each of the years 1897 to 1902, and for that purpose I have made the following extract from the 'Statistical Year Book of Canada.'

Years ended 30th June.	Estimated Population.	Years ended 30th June.	Estimated Population.
	No.		No.
1897.	5,141,508	1900.	5,322,348
1898.	5,199,267	1901*	5,371,815
1899.	5,259,491	1902.	5,456,931

* Census of March 31st, 1901.

Australian securities of every description have been adversely affected by the depressing influences prevailing in other departments. The poor reception accorded to the recent Queensland $3\frac{1}{2}$ per cent. loan did not help matters, while the knowledge

that other States desire to come upon the market tends to keep prices at a low level. As the Queensland loan was, I understand, fully underwritten, the State will obtain the required funds, but it must be conceded that the Government was unfortunate in not securing a larger measure of public success for the issue. Conditions just prior to its appearance seemed fairly favourable, and a $3\frac{1}{2}$ per cent. Trustee stock at a net price not much above 95 ought to have been tempting even in bad times; but the actual issue of the prospectus took place at a most gloomy moment, when no offer was good enough to attract either the market or investors.

AUSTRALIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
NEW SOUTH WALES.					
4 % Inscribed Stock (t)	9,686,300	1933	108	3 $\frac{9}{8}$	1 Jan.—1 July.
3 $\frac{1}{2}$ % " " (t)	16,500,000	1924	100	3 $\frac{1}{2}$	} 1 Apr.—1 Oct.
3 % " " (t)	12,500,000	1935	89	3 $\frac{3}{8}$	
VICTORIA.					
4 $\frac{1}{2}$ % Bonds	5,000,000	1904	101	4 $\frac{7}{8}$	1 Jan.—1 July.
4 % Inscribed, 1882-8	5,421,800	1908-13†	101 $\frac{1}{2}$	3 $\frac{3}{8}$	1 Apr.—1 Oct.
4 % " 1885 (t)	6,000,000	1920	105	3 $\frac{3}{8}$	} 1 Jan.—1 July.
3 $\frac{1}{2}$ % " 1889 (t)	5,000,000	1921-6†	98	3 $\frac{3}{8}$	
4 % " " . .	2,107,000	1911-26*	100	4	
3 % " (t) . .	5,559,948	1929-49†	90	3 $\frac{7}{8}$	
QUEENSLAND.					
4 % Bonds	10,267,400	1913-15†	101	3 $\frac{3}{8}$	} 1 Jan.—1 July.
4 % Inscribed Stock (t)	7,939,000	1924	104	3 $\frac{3}{8}$	
3 $\frac{1}{2}$ % " " (t)	8,616,034	1921-30†	96	3 $\frac{1}{2}$	
3 % " " (t)	4,274,213	1922-47†	90	3 $\frac{7}{8}$	
SOUTH AUSTRALIA.					
4 % Bonds	6,586,700	1907-16†	100 $\frac{1}{2}$	3 $\frac{1}{2}$	1 Jan.—1 July.
4 % " "	1,365,300	1916	101	3 $\frac{1}{2}$	} 1 Apr.—1 Oct.
4 % Inscribed Stock .	6,222,900	1916-36*	103 $\frac{1}{2}$	3 $\frac{3}{8}$	
3 $\frac{1}{2}$ % " " (t)	2,517,800	1939	100	3 $\frac{1}{2}$	} 1 Jan.—1 July.
3 % " " (t)	839,500	1916-26†	90	4	
3 % " " (t)	2,760,100	After 1916†	90	4	
WESTERN AUSTRALIA.					
4 % Inscribed	1,876,000	1911-31*	103	3 $\frac{1}{2}$	15 Apr.—15 Oct.
3 $\frac{1}{2}$ % " (t)	2,380,000	1920-35*	99	3 $\frac{1}{8}$	} 1 May—1 Nov.
3 % " (t)	3,750,000	1915-35†	90	3 $\frac{3}{8}$	
3 % " (t)	2,500,000	1927†	90	3 $\frac{3}{8}$	15 Jan.—15 July.
TASMANIA.					
3 $\frac{1}{2}$ % Inscribd. Stock (t)	3,456,500	1920-40*	100	3 $\frac{1}{2}$	} 1 Jan.—1 July.
4 % " " (t)	1,000,000	1920-40*	107	3 $\frac{7}{8}$	
3 % (t)	450,000	1920-40*	91	3 $\frac{1}{2}$	

* Yield calculated on earlier date of redemption.

† Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

‡ No allowance for redemption.

(t) Eligible for Trustee investments.

AUSTRALIAN MUNICIPAL AND OTHER BONDS.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Melbourne & Met. Bd. of Works 4% Debs. }	1,000,000	1921	102	3 $\frac{3}{8}$	1 Apl.—1 Oct.
Do. City 4% Debs. . .	850,000	1915-22*	101	4	} 1 Jan.—1 July
Do. Harbour Trust Comrs. 5% Bds. }	500,000	1908-9	102 $\frac{1}{2}$	4 $\frac{7}{16}$	
Do. 4% Bds.	1,250,000	1918-21*	101	3 $\frac{1}{8}$	
Melbourne Trams Trust 4 $\frac{1}{2}$ % Debs. }	1,650,000	1914-16*	105	4	1 Jan.—1 July.
S. Melbourne 4 $\frac{1}{2}$ % Debs. .	128,700	1919	101	4 $\frac{7}{16}$	} 1 Jan.—1 July.
Sydney 4% Debs. . . .	640,000	1912-13	101	3 $\frac{1}{8}$	
Do. 4% Debs.	300,000	1919	101	3 $\frac{1}{8}$	

* Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

AUSTRALIAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up.	Price.	Yield.
RAILWAYS.					
Emu Bay and Mount Bischoff . . .	12,000	2 $\frac{1}{2}$ %	5	3 $\frac{1}{2}$	3 $\frac{9}{16}$
Do. 4 $\frac{1}{2}$ % Irred. Deb. Stock . . .	£130,900	4 $\frac{1}{2}$ %	100	97 $\frac{1}{2}$	4 $\frac{1}{2}$ %
Mid. of Western Australia 6% Debs. .	£670,000	nil	100	42 $\frac{1}{2}$	nil
Do. 4% Deb. Bonds, Guaranteed . .	£500,000	4	100	101	8 $\frac{1}{16}$
BANKS AND COMPANIES.					
Bank of Australasia	40,000	11	40	83	5 $\frac{5}{16}$
Bank of New South Wales	100,000	10	20	40	5
Union Bank of Australia £75 . . .	60,000	8	25	38	5 $\frac{1}{2}$
Do. 4% Inscribed Stock Deposits . .	£750,000	4	100	99	4 $\frac{1}{8}$
Australian Mort. Land & Finance £25	80,000	nil	5	2	nil
Do. 4% Perp. Deb. Stock	£1,900,000	4	100	95 $\frac{1}{2}$	4 $\frac{1}{2}$
Dalgety & Co. £20	154,000	5 $\frac{1}{2}$ %	5	4 $\frac{1}{2}$	6 $\frac{1}{8}$
Do. 4 $\frac{1}{2}$ % Irred. Deb. Stock . . .	£620,000	4 $\frac{1}{2}$ %	100	110 $\frac{1}{2}$	4 $\frac{1}{8}$
Do. 4%	£1,643,210	4	100	100	4 $\frac{1}{8}$
Goldsbrough Mort & Co. 4% A Deb. Stock Reduced	£1,234,850	4	100	65 $\frac{1}{2}$	6 $\frac{1}{8}$
Do. B Income Reduced	£740,610	4	100	95 $\frac{1}{2}$	11 $\frac{1}{2}$
Australian Agricultural £25 . . .	20,000	£2 $\frac{1}{2}$	21 $\frac{1}{2}$	58 $\frac{1}{2}$	4 $\frac{1}{16}$
South Australian	14,200	11 $\frac{1}{2}$	20	48	4 $\frac{1}{16}$
Trust & Agency of Australasia . .	42,479	nil	1	..	..
Do. 5% Cum. Pref.	87,500	5	10	8 $\frac{1}{2}$	5 $\frac{1}{2}$
Met. of Melb. Gas 5% Debs. 1908-12.	£560,000	5	100	105	4 $\frac{1}{2}$
Do. 4 $\frac{1}{2}$ % Debs. 1918-22-24 . . .	£250,000	4 $\frac{1}{2}$	100	103	4 $\frac{7}{16}$

Some of the Australian States have good cause to be thankful to the Federal Treasurer in that he was able, during the past financial year, to return them a much larger sum than was estimated. But for this adventitious aid their budget statements would make a poor showing. Thus New South Wales, in spite of an increase of £353,000 in revenue, finishes up the financial year with a debit balance of £247,000, which, added to the deficits brought forward from previous years, makes a total adverse balance of £484,000. The loan account is also over-

drawn to the extent of nearly £2,800,000, and though this is a large reduction on the debit balance at the end of the previous year, the position is by no means healthy. The policy of economy in administration, and strict limitation of loan expenditure which Mr. Waddell, the Treasurer, has recently advocated, is indeed urgently needed. Whether he will be able to carry it out in the face of labour party opposition remains to be seen.

Queensland, albeit she has made efforts at retrenchment worthy of all praise, is nevertheless left with a deficit of £190,000 as the result of the year's working. Prospects are however much brighter than they have been for a long time. Further steps are to be taken to secure an equilibrium of revenue and expenditure. Among other things the number of legislators is to be reduced, and when this and other reforms are carried out, the finances of the State should soon wear a better aspect. In the meantime, however, it is unfortunate to find that the Treasury returns for the first month of the current year show reduced receipts and an increased expenditure.

On the other hand Victoria is in the fortunate position of ending up a difficult year with a balance on the right side, the approximate surplus being £153,000. This is entirely attributable to the unexpectedly large returns from the Commonwealth, but the result is none the less satisfactory, seeing that when the year began the State was faced with a prospective deficit of nearly £1,000,000. Mr. Shiels, who, I regret to see, is retiring from the treasurership on account of ill-health, may well congratulate himself on his achievement. The South Australian Government has secured a modest increase in revenue for the year, and when the final figures are made up, the Treasurer expects to show a small surplus.

A specially interesting report has been issued by The Commercial Banking Company of Sydney, Limited, for the half-year to 30th June last. The record of this institution during the last ten years has been one of quiet but uninterrupted progress. The development which the period named has witnessed in the bank's operations has been accompanied by a more than corresponding growth in liquid assets, and in this respect the position is undoubtedly stronger than ever before. Profits have also steadily increased, and while the dividend has been raised from 8 to 10 per cent., the amount carried forward has been augmented each half-year. The feature of the present report is the transfer of £15,000 to reserve fund, in addition to the usual dividend distribution of 10 per cent. This is the first allocation to reserve that has been made since 1893, and the fund is thereby raised to £1,025,000, or £25,000 more than the paid-up capital. The transfer involves this time a reduction of about £6000 in the

amount carried forward, but still implies an increase of £9000 in the net profit earned.

New Zealand's Budget statement is quite up to the standard of recent years, and shows a surplus of £303,000 out of a revenue amounting to £6,447,000. Mr. Seddon, moreover, foreshadows a surplus of £500,000 on the current year's transactions. He proposes raising a loan of £1,000,000 during the year, and anticipates no difficulty in obtaining it locally. The Bank of New Zealand has again fully participated in the national prosperity. The report for the year to 31st March discloses profits amounting to £290,590, being approximately the same as for the previous year. Of this, £80,000 goes in payment of interest on the

NEW ZEALAND GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
5 % Bonds	266,300	1914	108	4 $\frac{1}{8}$	15 Jan.—15 July.
5 % Consolidated Bonds	236,400	1908	101	4 $\frac{1}{8}$	Quarterly.
4 % Inscribed Stock (t)	29,150,902	1929	108	3 $\frac{3}{8}$	1 May—1 Nov.
3 $\frac{1}{2}$ % " " (t)	6,161,167	1940	101	3 $\frac{3}{8}$	1 Jan.—1 July.
3 % " " (t)	5,194,005	1945	91	3 $\frac{1}{8}$	1 Apr.—1 Oct.

(t) Eligible for Trustee investments.

NEW ZEALAND MUNICIPAL AND OTHER SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Auckland 5% Deb. . .	200,000	1934-8*	111 $\frac{1}{2}$	4 $\frac{3}{8}$	1 Jan.—1 July.
Do. Hbr. Bd. 5% Debs.	150,000	1917	107	4 $\frac{1}{8}$	10 April—10 Oct.
Bank of New Zealand 4 % Gua. Stock†	£2,000,000	—	99 $\frac{1}{2}$	4 $\frac{1}{8}$	Apr.—Oct.
Christchurch 6% Drain- age Loan	200,000	1926	126 $\frac{1}{2}$	4 $\frac{3}{8}$	30 June—31 Dec.
Dunedin 5% Cons. . .	312,200	1908	108	4 $\frac{5}{8}$	1 Apr.—1 Oct.
Lyttleton Hbr. Bd. 6%	200,000	1929	126 $\frac{1}{2}$	4 $\frac{3}{8}$	1 Jan.—1 July.
Napier Hbr. Bd. 5% Debs.	300,000	1920	106	4 $\frac{1}{2}$	
Do. 5% Debs.	200,000	1928	104	4 $\frac{1}{2}$	Jan.—July.
National Bank of N.Z. £7 $\frac{1}{2}$ Shares £2 $\frac{1}{2}$ paid	100,000	div. 10 %	4 $\frac{1}{2}$	5 $\frac{9}{16}$	
New Plymouth Hbr. Bd. 6% Debs.	200,000	1909	104 $\frac{1}{2}$	5 $\frac{5}{8}$	1 May—1 Nov.
Oamaru 5% Bds. . . .	173,800	1920	91	5 $\frac{1}{8}$	1 Jan.—1 July.
Otago Hbr. Cons. Bds. 5%	417,500	1934	106	4 $\frac{3}{8}$	1 Jan.—1 July.
Wellington 6% Impts. Loan	100,000	drawings	121 $\frac{1}{2}$	4 $\frac{1}{2}$	1 Mar.—1 Sept.
Do. 6% Waterworks . .	130,000	"	126 $\frac{1}{2}$	4 $\frac{3}{8}$	1 Mar.—1 Sept.
Do. 4 $\frac{1}{2}$ % Debs.	165,000	1933	104	4 $\frac{1}{2}$	1 May—1 Nov.
Westport Hbr. 4% Debs.	150,000	1925	104	8 $\frac{1}{8}$	1 Mar.—1 Sept.

* Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

† Guaranteed by New Zealand Government.

£2,000,000 of Guaranteed Stock, and a dividend of 5 per cent. on the ordinary shares requires only £21,180. A sum of £15,000 is applied in reduction of Property and Premises accounts, and there remains for transfer to the Assets Realisation Board, the substantial sum of £124,410, in addition to the statutory payment of £50,000.

South African Government stocks, like everything else, have given way to some extent, and the fresh borrowing that is in contemplation will have very little chance on the London market at present. The trade figures of Cape Colony are equally satisfactory with those of the Budget, referred to last month. The imports for the year ending June 30th last amounted to £37,594,143 as compared with £27,752,863 for 1901-2, and the exports to £22,850,198 against £12,693,756. The latter include gold exports; but even allowing for that the expansion is remarkable, and hardly justifies the disappointment that has been expressed as to the effect on trade of the termination of the war. The output of gold from the Transvaal for July, for the first time since the war, exceeded £1,000,000 in value, but the growth is still very slow compared with what it might be if an ample supply of labour could be secured. The objections to the importation of Chinese coolies seem to be growing weaker, and it would not be surprising if the experiment were put into practice on a tentative scale before long. In the meantime except for a slight rally recently the market for mining shares has been extremely dull, and prices have further declined. Banks and Miscellaneous South African shares have given way also in sympathy.

Rhodesian securities almost always move in the same direction as those of the other South African Colonies, but they have

SOUTH AFRICAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
CAPE COLONY.					
4½% Bonds . . .	£ 970,900	dwgs.	104	4½	15 Apr.—15 Oct.
4% 1883 Inscribed . .	3,733,195	1923	108	3½	1 June—1 Dec.
4% 1886 " . . .	9,997,566	1916-36*	105	3½	15 Apr.—15 Oct.
3½% 1886 " . . .	8,215,080	1929-49*	99	3½	1 Jan.—1 July.
3% 1886 " . . .	7,448,367	1933-43*	89	3½	1 Feb.—1 Aug.
NATAL.					
4½% Bonds, 1876 . . .	758,700	1919	109	3½	16 Mar.—16 Sep.
4% Inscribed . . .	3,026,444	1937	115	3½	Apr.—Oct.
3½% " . . .	3,714,917	1939	102	3½	1 June—1 Dec.
3% " . . .	6,000,000	1929-49*	92	3½	1 Jan.—1 July.

* Yield calculated on earlier date of redemption.

SOUTH AFRICAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up.	Price.	Yield.
RAILWAYS.					
Mashonaland 5 % Debs.	£2,500,000	5	100	102	4½
Northern Railway of the S. African } Rep. 4 % Bonds.	£1,500,000	nil	100	98½	nil
Pretoria-Pietersburg 4 % Debs. Red.	£1,005,400	4	100	100	4
Rhodesia Rlys. 5 % 1st Mort. Debs. } guar. by B.S.A. Co. till 1915.	£2,000,000	5	100	106	4½
Royal Trans-African 5 % Debs. Red.	£1,814,877	5	100	85½	5½
BANKS AND COMPANIES.					
Robinson South African Banking	1,500,000	7½	1	1½	5
African Banking Corporation £10 shares	80,000	6	5	5½	4½
Bank of Africa £18½	120,000	12	6½	13	5½
Standard Bank of S. Africa £100	50,000	17	25	82	5½
Ohlsson's Cape Breweries	30,000	52	5	26	10
South African Breweries	750,000	30	1	3	10
British South Africa (Chartered)	4,568,392	nil	1	2½	nil
Do. 5 % Debs. Red.	£1,250,000	5	100	103½	4½
Natal Land and Colonization	34,033	15	5	8	9½
Cape Town & District Gas Light & Coke	10,000	10	10	15	6½
Kimberley Waterworks £10	45,000	5	7	4½	7½
South African Supply and Cold } Ord. Storage } Pref.	300,000	£4	1	..	..
	150,000	7	1	..	..

resisted the downward tendency to some extent. The country has a sufficiency of native labour for its own needs, though it has none to spare for the Transvaal. The mining industry, which must be its mainstay for some years to come, is making fair progress, the output for July constituting a further "best on record." What this means by comparison can be judged from the following statement, which gives the monthly output of gold from practically the commencement of the industry.

	1903.	1902.	1901.	1900.	1899.
	OZ.	OZ.	OZ.	OZ.	OZ.
January	16,245	15,955	10,697	5,242	6,871
February	17,090	13,204	12,237	6,233	6,433
March	19,626	16,891	14,289	6,286	6,614
April	20,727	17,559	14,998	5,456	5,755
May	22,137	19,698	14,469	6,554	4,939
June	22,166	15,842	14,863	6,135	6,104
July	23,571	15,226	15,651	5,738	6,081
August	..	15,747	14,734	10,138	3,177
September	..	15,164	13,958	10,749	5,653
October	..	16,849	14,503	10,727	4,276
November	..	15,923	16,486	9,169	4,671
December	..	16,210	15,174	9,463	5,289
Total	141,562	194,268	172,059	91,940	65,313

The means of communication are being rapidly extended, a most important consideration in a territory of so wide an extent.

The development of the copper deposits in the north, upon which great hopes are fixed, largely depends upon their being brought into touch with the railway system.

The Sugar Convention Act is now added to the list of Imperial enactments, but the accomplishment of this most desirable piece of legislation has had not the slightest effect on the securities of the Colonies concerned, none of these securities having changed in price since last month. These securities, it will be seen from our table, give a return of about $3\frac{1}{2}$ per cent.,

CROWN COLONY SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Barbadoes $3\frac{1}{2}$ % ins. .	375,000	1925-42†	101	$3\frac{7}{8}$	1 Mar.—1 Sep.
Brit. Guiana 3% ins. .	250,000	1923-45*	90	$3\frac{1}{2}$	1 Feb.—1 Aug.
Ceylon 4% ins. . . .	1,076,100	1934	112	$3\frac{3}{4}$	15 Feb.—15 Aug.
Do. 3% ins.	2,450,000	1940	96	$3\frac{1}{2}$	1 May—1 Nov.
Hong-Kong $3\frac{1}{2}$ % ins (t)	341,800	1918-43*	102	$3\frac{5}{8}$	15 Apr.—15 Oct.
Jamaica 4% ins. . . .	1,098,907	1934	106	$3\frac{1}{4}$	15 Feb.—15 Aug.
Do. $3\frac{1}{2}$ % ins.	1,449,800	1919-49*	100	$3\frac{1}{2}$	24 Jan.—24 July.
Mauritius 3% guar. } Great Britain (t) . }	600,000	1940	98½	$3\frac{1}{8}$	1 Jan.—1 July.
Do. 4% ins.	482,390	1937	110	$3\frac{1}{2}$	1 Feb.—1 Aug.
Trinidad 4% ins. (t) .	422,593	1917-42*	104	$3\frac{1}{4}$	15 Mar.—15 Sep.
Do. 3% ins. (t)	600,000	1926-44†	91	$3\frac{7}{8}$	15 Jan.—15 July.
Hong-Kong & Shang- hai Bank Shares . }	80,000	Div. £9½	65	5½	Feb.—Aug.

* Yield calculated on shorter period.

† Yield calculated on longer period.

(t) Eligible for Trustee investments.

and in view of the efforts that are being made in behalf of the various dependencies, the stocks should take on an even more stable character than they possess at present. The settlement of the exchange question in the Straits Settlements should have a beneficial influence in many directions, as did the fixing of the rupee exchange in India. Singapore and Penang are not, however, represented by any issue of securities on the London market.

TRUSTEE.

August 22nd, 1903.

LETTERS TO THE EDITOR

I.

SIDELIGHTS ON MR. SEDDON'S LABOUR POLICY.

To the Editor of THE EMPIRE REVIEW.

NEW ZEALAND is one of the few countries which dabble, in many cases successfully, with experimental legislation. Mr. Seddon, whether from a true sympathy with the working-man, or from a desire to catch votes, has for many years made it his special aim to legislate in favour of the *employé*. In New Zealand the weekly half-holiday is compulsory, and the early-closing movement results in shops, except, perhaps, those of fruiterers and tobacconists, being closed by 6 P.M.

But by far the more important of Mr. Seddon's socialistic enactments is the Act which brought into being the Board of Conciliation and the Arbitration Court. It was, I believe, the intention of legislators that the Board should adjudicate in disputes between employers and employed, and only in difficult cases were matters to be referred to the Arbitration Court. But in the working it would appear that the Court is always sitting, and the Board so rarely engaged as to cause one to wonder if it really exists. The main question that occupies the Court, at least so it seems to the onlooker, is the raising of wages. For in very few cases has the Court decided against an increase of wage. True, in one instance the books of the company were produced, and as the accounts showed that the company was paying none too well, the Court gave an award to the effect that the wage be not increased. But the general tendency has been to give a substantial increase to the wage of the workers seeking the adjudication of the Arbitration Court, the result being a corresponding increase in the prices of food-stuffs—meat, bread, milk, eggs, and other staple articles of diet.

To employers the working of the Court has had serious consequences. No longer may they engage youths at low wages.

Yet in justice to themselves they cannot afford to give raw, inexperienced boys the wages which the law demands. No doubt in the past the young people of both sexes received an insufficient wage, and it was probably this cause which enabled the small business man to compete against larger ventures. But these small employers cannot afford to pay high wages for inexperience, nor can they fulfil the requirements which the Court demands for men. Consequently, in the present condition of things the small man must go under. This seems to fetter independence and give all the profit to the larger firms. I have recently heard of a case—a saddlery business—in which, after paying the wages demanded, the employer's profit was sixpence on each saddle. The saddles were sent across to Australia and realised higher prices, but the manufacturer did not share in the gain; his profit still remained at sixpence. Is it to be wondered at that many employers are obliged to enter the field again as journeymen?

A firm of curriers asked their men the lowest wage they would take. After receiving the answer it was decided to dismiss the men, and import expensive machinery to do the work. Another example shows how the ordinary casual employer suffers. A man who described himself as a rough carpenter, was asked to make a fowl run, of which even an amateur can make a fairly successful job. In reply to the usual question as to what wages he expected the man quoted the minimum wage awarded by the Court. Being a union man he "could not work for less." His offer was accepted and the job handed over to him. And a more slovenly piece of work I have never seen. I recently watched another carpenter at work. In three hours he had railed on to the supports seven pieces of wood. These were found to be of the wrong height. At one o'clock he began to take them off, and by five he had replaced them by seven more already sawn lengths. That was his day's work.

Some of the cases before the Court have been of the most trivial nature. Experts have even been summoned to decide whether carpenters were "heavy" or "light." One case which occupied a two days' hearing, was to decide whether the work of the men cited was cabinet-making or carpentering. The employers had to pay accordingly—to pay the experts, the expenses of the trial, as well as their own solicitor's costs.

The findings of the Court vary considerably. For instance, it was pointed out in a certain trade, that the Danneverke men were awarded £2 2s., while at Hastings they received £2 5s., and for the same class of work at Napier the wages were fixed at £2 10s. Again in the city of Auckland, certain journeymen were required to be paid £3 per week, but in the suburbs they were only entitled to £2 2s. At Wellington, eleven shillings more

per week were given than in the same trade in another town. As a critic justly remarked:—

It is the Court itself which persistently transgresses the common-sense rule that not the place where labour is sold, but the market value of labour, should be the criterion in settling disputes.

With all these restrictions, it is not to be wondered at that employers begun to fight shy of unionist workmen. But as soon as it became apparent that, worried by wages and untold annoyances, employers were inclined to refuse employment to men, who would or could take only the wage allotted by the Arbitration Court to special trades, a deputation of unionists waited on the Premier. They pointed out the grievance, and urged that the law should give a compulsory preference to unionists, and that officers should be appointed who would see that the awards were enforced. The Premier promised to bring both matters before Parliament.

The first serious trouble has arisen in the furniture trade in Auckland. The Court had decreed that men classed by the union as "competent," should receive 1s. 3d. per hour. With our system of eight hours' work per day, this meant an earning of ten shillings. Taking advantage of a slack season, the Tonson Garlick and the Direct Supply Companies dismissed such of their men whom they considered were not worth to them the minimum wage of 1s. 3d. per hour. The employers offered, however, to re-employ these hands upon their obtaining from their union certificates as "incompetents," entitling them to the lower wage of one shilling per hour. This compromise was not, however, taken advantage of, and the men elected to join the ranks of the unemployed. Several found other employment, and the remainder received assistance from various trades unions. Mr. Tregear, acting for the Government, came from Wellington to bring about an understanding. Both sides, however, remained firm, and the peacemaker returned from his unsuccessful quest. Deputations then approached the Premier, who, in replying to one deputation said, that if the law did not give that protection to *employés* which he thought every employer and right-minded person in the Colony would admit they were entitled to, the law must be altered in order to give such protection. A leading labour leader gave his opinion, that an amending Bill was necessary to prevent the Act becoming a dead letter.

For several weeks the deadlock continued until the Arbitration Court was invited to enforce their award. On every point raised judgment went against the trades union. The judge failed to see any intention to "lock out," or to injure the union. It was a matter of necessary regulation of business. The employers

had not discriminated between unionists and non-unionists. In point of fact the men were not dismissed, but suspended pending their receiving permission to work at a decreased wage. During the hearing of the case, one of the law officers acting for the workers asserted that virtually by this case the efficacy of the Industrial Conciliation and Arbitration Act was on its trial. This suggestion was repudiated by the judge, who denied also that a decision adverse to the applicants' cause emasculated the Court's award or destroyed the efficiency of the present system of settling labour disputes. The matters which had given rise to the applications for enforcement of award, had been clothed, according to the judge, with an importance and with proportions they did not merit.

Thus ended the first serious workers' trouble since the enforcement of the Act. Up to the present, the *employés*, or perhaps the agents who make their living out of the workers, have shown too great a desire to rush into litigation. They have been assisted by the law officers of the Crown and by the Labour Department in such a way that law suits cost them nothing. The employer has lost all round. Indirectly, of course, the workers have not gained considerably, for the increased price of food-stuffs militates against them. The hardship of this falls upon the man with small fixed income who finds it increasingly harder to live.

As might be expected, the unionists have dissented from the finding of the Court; and their representative has asserted their determination to adhere to their stated position and to have the matter brought at the earliest opportunity before Parliament in the coming session. In Christchurch, a recent meeting of the Gasfitters' Union, passed a motion deciding that the proceedings before the Arbitration Court be withdrawn as no confidence could be placed in that body in view of the recent finding of the Court in Auckland and New Plymouth. This coming as a direct result of the session of the Court is of importance. It is to be hoped that further litigation may be postponed for similar reasons.

On the other hand, the Premier has expressed himself as somewhat dissatisfied with the verdict. He has declared that the action of the employers seems to him suspiciously like a lock-out, when the men were suddenly declared incompetent to earn the wage awarded by the Court. However, the Court held that the Act itself was in no jeopardy. In Mr. Seddon's opinion an amendment of the Act is necessary, and something should be done to provide against a repetition of the occurrence. A candid friend suggests that the matter be referred to the Privy Council. But as that authority is out of favour at present on account of the judgment in the Porirua case, there is but little chance of that step being taken.

So matters stand in New Zealand at present. Both parties are awaiting the session of Parliament. Each seems rather fearful of what the other may do. It has been suggested that the gap be supplied with Chinese labour: but any such solution is decidedly unpopular. The stand taken by the unionists appears hostile. Some weeks ago a meeting was convened by a private individual for the purpose of protesting against a promise reported to have been made by the Premier that preference to unionists should be made compulsory. The meeting was open to all non-unionists: but the hall was invaded by unionists who interfered greatly with the proceedings, and almost succeeded in carrying a hostile motion.

To say that the employers shall not have the right to select their own men is obvious tyranny. The band of organised workers in New Zealand is only a small proportion of the population of the colony: and to say that they shall dictate to the rest of the people in the islands, is giving great power to the still smaller number of people who act as leaders of the unionists. This certainly seems an infringement of the liberty of the subject. Mr. Seddon has referred to the fact that labour in the colony is on a very satisfactory footing: but the next minute we find him saying that he does not agree with the principles of the unionists in not wishing for an influx of population. Evidently then, signs are not wanting that unionists are apt to dictate in other matters than those directly concerning them. The Premier says too, that employers are safer with regard to their property, that they have better machinery, more profits, and more stability than in the days of low wages. This may seem so to the Premier who sees and judges by statistics: but the general feeling seems to be that of a smouldering fire, from which flames may break at any time. Legislation may protect the *employé*: but soon, as matters are tending, the poor employer will need very great protection or he will fall away, and in his place, co-operative labour will rear its head.

HILDA KEANE.

AUCKLAND, June.

II.

THE PRESENT AND FUTURE PROSPERITY OF CANADA.

To the Editor of THE EMPIRE REVIEW.

DEAR SIR.—The following facts and figures concerning the trade of the Dominion of Canada for the year 1903, should be of interest to your readers who wish to keep informed as to affairs in Greater Britain.

During the fiscal year ending June last, the trade of Canada was \$467,637,000, showing an enormous expansion in the commerce of the colony, and bearing favourable testimony to the wisdom of the present government's fiscal policy. The figures for this year show an increase of \$43,750,000 over those of 1902. On the basis of imports which actually entered into consumption, and Canadian produce only, exported, the trade for the year 1903 amounted to \$448,188,999, compared with \$398,811,358 for last year, being an increase of \$49,377,641.

In 1896 the trade of the Dominion was \$220,502,817; in 1903 it has risen to \$448,188,999. In other words, within the past seven years the trade of Canada has more than doubled. During the period of National Policy, which existed for nearly eighteen years prior to 1896, the increase was only \$60,000,000, or less than 3 per cent. annually, whilst during the past seven years increase has been about 15 per cent. annually, and for the same period the exports alone have increased about 130 per cent.

Last year the exports of Canadian products were \$37 *per capita*, whilst the exports from the United States were but \$18 *per capita*. Those who are enthusiastic believers in Canada's great future and source of strength to the Empire, will no doubt read with great satisfaction that the total trade of Canada, estimating the population at five and three quarter millions, was last year \$18 *per capita*; while the United States, with more than fifteen times that population, was but \$31 *per capita*, and this during times of unprecedented prosperity for the Union.

Furthermore, in 1850 the United States, with a population of over twenty-three millions, had a total foreign trade of \$320,000,000. The Dominion of Canada, a century younger, and with a population of less than six millions, has to-day a

foreign trade of about \$470,000,000. And how much greater even would that trade be to-day if our short-sighted people of a generation ago had but turned their energy and capital into plans for the development of Canada, instead of pouring millions upon millions of British capital into every scheme for the development of the United States and the South American Republics, often getting no return for the money paid out, especially so in the last-named countries. The folly of that policy is shown to-day by our manufacturers having to withstand fierce competition from the American invasion.

Canada has for half a century suffered neglect at the hands of the British public in their endeavour to develop the States. The old saying, "It is never too late to mend," is in this case applicable. We have yet the opportunity to employ our energy in the development of Canada, and share in her prosperity. The American has already seized this opportunity, and thousands of his countrymen have already crossed the border and taken up new homes under the British flag, with the object of bettering their condition. The youth of England should also grasp this opportunity, and start out for the great North West, taking up lands and endeavouring to make Canada in reality Britain's granary, by developing the wheatfields of that country.

If our poor in the crowded cities throughout the United Kingdom could only be brought to understand the boundless opportunities open to them for agricultural developments as well as timber and mineral products, which are freely offered them in the Canadian provinces, there would set in a tide of immigration from the Motherland which would go further towards the development of our colony than any other single policy could do. The time seems now ripe for Parliament to arrive at some method in the way of securing State aid to immigration, a policy which is of supreme importance not only to Canada, but to all the colonies. Let this be accomplished, and the future of British North America is assured.

I am, Sir, yours truly,

CHARLES E. T. STUART-LINTON.

KITTANNING, PA., U. S. A.

III.

IF RUSSIA INVADES INDIA

To the Editor of THE EMPIRE REVIEW.

I HAVE read Dr. Oldfield's paper* with much interest. He deals with a subject of which I have some practical acquaintance, my experiences embracing the period of the Mutiny and that of the slow but steady uprearing of that stately fabric, the Administration of British India. Both, then, as a soldier and as one who served for years in the Punjab in civil employ, I may, perhaps, claim to be heard in reply. And I am happy to say that my views as regards the matters touched on are diametrically opposed to those the writer sets forth.

First as to the statement that the value of the British army is greatly negatived by its immense mortality. For this astounding assertion no statistics are quoted, and no authorities given. If there be this awful mortality it is remarkable that the fact should not have been brought prominently by the Indian Government to the notice of the Home Government; for the very existence of the former depends on the capacity of the British forces to meet any possible foe. Until, therefore, Dr. Oldfield can produce figures to support what he says, little more need be said. In so far as my personal experience is concerned, it proves exactly the contrary. During the hot season the greater part of the British troops are in hill stations, where the climate is excellent, and the regiments that are retained in the plains are certainly far better off as regards health than was the case some thirty or forty years ago.

Dr. Oldfield holds that the native army could not be greatly enlarged, and that the *Pax Britannica* finds India peopled with a race which has in every sense degenerated. To this I answer that the native army could be very considerably enlarged if it were deemed advisable to increase its numbers. There are certain tracts in India which have never given valuable soldiers to our army, and the old fighting spirit of the Mahrattas has, it may be

* See July No. of THE EMPIRE REVIEW.

added, nearly disappeared. But it is not races of this description that have given us much trouble, and we must go northwards to find the men who have the greatest capacity for arms. The Jats of Bhurtpore and Rohtuck have hardly yet been drawn upon, nor have the people between Lahore and Multan; and there are thousands of men of kindred race between Delhi and Peshawur who would willingly enlist under our standards.

With this point let us consider the statement in which the writer contends that English officers know well that the natives "are losing all the little spirit of bravery and devil they possessed," and that the old fighting spirit is rapidly dying out. To anyone long resident in India, the real facts about the people of that great continent are pretty well-known, but to those in England this knowledge is by no means so assured, and such wild assertions as this may at first sight seem to contain the elements of a certain amount of truth. It really is the case that three-fourths of the people of India are as peace-loving as the heart of man could desire. All the peasantry ask is that they may be left alone. The rise of one chief after another to power, and the rush of his plundering hordes across the country, has left the agriculturists just as they were; for when the robber's bands were broken up, as was the case with the Pindarris, by Wellesley, the people again settled down to peace and quietness. Even in the more northern parts of India, into which successive waves of invasion penetrated, as time went on, the sword was laid aside and the people became contented agriculturists.

That burning desire to be up and fighting was simply non-existent, except among the remains of the ruffian crew who, before the *Pax Britannica* took the place of universal pillage, were enabled to live by plunder, and plunder only. The spirit of bravery is as powerful as ever in the stronger races, nor has the British Government done anything to crush it out. There is no more efficient body of soldiers anywhere than the Central India Horse or the Bengal Cavalry, which a distinguished Prussian cavalry officer once told me were, as he thought, the finest cavalry in the world! And what you may say of the mounted branches recruited from Jâts, Sikhs, Punjabi Mussulmans and Pathâns, you may with equal justice say of the splendid Infantry, made up of Gurkhas, Sikhs, and other warlike races. No one who has seen these magnificent regiments could venture to assert that they came of a decaying race, but would gladly hail the prospect of securing additional battalions of such men.

As his authority, Dr Oldfield gives an Anglo-Indian officer who states that soon we shall have nothing but the hill tribes to recruit real soldiers from, "and have to be content with a much

inferior army." One would like to learn who this very prescient officer is. It is hardly necessary to tell us that there are vast provinces in India from which no soldiers are drawn. This certainly is the case, and if we were reduced to calling upon such tracts of country as Bengal proper for soldiers, our position would indeed be a very serious one, but we never have filled up our army from such countries, and should never dream of doing so.

Dr. Oldfield shows how completely he misunderstands the whole question when he says there is no national spirit to stimulate the natives of India to fight for their fatherland. There is a certain class of natives in India who prate very largely on patriotism and fatherland, and who care neither for the one nor the other; nor to a certain extent can they be reproached for this indifference. The two words patriotism and fatherland form good rallying cries, but those who utter them are perfectly well aware that, constituted as is Hindustan, there can be no patriotism in its fullest sense, while fatherland to the native simply means his own homestead. It is not as if India was one homogeneous people. It is nothing of the sort, the only bond, for instance, that unites the inhabitant of the Rechna Doab with the inhabitant of Orissa being the one of similarity of complexion. The Brahmin of one part of India will not eat or intermarry with the Brahmin of other parts, and as with Brahmin so also with other castes; the people of the various nationalities being as distinct the one from the other as the British are from the Spaniards, or the French from the Russians. There is everything to accentuate these differences. First, there is distance that keeps the races apart; secondly, there are customs that have the strength of law; thirdly, and what is most potent, there is diversity of language. In the Indian Peninsula it is said that there are nineteen distinct languages, few of which have any affinity; therefore, to talk of patriotism and fatherland as we in Europe understand the terms is misleading, for the people of Travancore have not one particle of interest in the Punjabi, and the Mahrattas regard both Bengal and the Punjab as lands unknown, with which they can have no concern.

Dr. Oldfield gives "a well-known pleader in Lahore" as his authority for the fact that in Mahomedan times there was some hope for the Hindoos to rise to high place, for, says this gentleman, "you English love to make us parasites, and to repress us into mediocrity." I should be inclined to gather that this "well-known pleader" must be responsible for a good deal of Dr. Oldfield's reasoning. However this may be, I venture to

affirm that this "well-known pleader" has not properly got up his brief. Certainly, some Mahomedan rulers did sparsely employ Hindoos in positions of trust—but these were exceptional cases—for, as a rule, the Hindoo was shown in every way that he was of the subjugated race. There is, it seems to me, a very ungracious, indeed ungrateful tone in this assertion, that we English love to make the natives parasites and to repress them into mediocrity. The real truth is, that we may shower benefits all round, and there still will be left a residuum, outside the charmed circle of Government *employés*, and as everyone cannot possibly be satisfied, these complaints must ever be on the surface. I contend that in every possible way consistent with our safe-guarding of the Empire we have done and are doing our utmost to secure place and position for the native. There are native gentlemen in the Governor-General's Council, in the High Court of Calcutta, and in the High Courts of the various Provinces, and it is now the rule to appoint natives to the executive and judicial branches of the Service, which appointments were thirty years ago held almost exclusively by Englishmen. The same applies in the engineering and medical departments, while all but the highest posts in education, the forests and such departments have now in them more natives than Europeans.

On what grounds can it be said that England in her administration of India represses the sturdy independence that allied with pure patriotism, is the best bulwark for the integrity of a nation? Mere assertions of this sort, without a particle of proof are absolutely worthless. I can conscientiously affirm that I never came across anything in the administration that would have tended to repress such an honourable exhibition.

The contention that independence of character is crushed down by all Anglo-Indians, as also is the spirit of patriotism, is equally inaccurate and misleading; indeed this candid critic at once proceeds to ruin his own case by confessing that throughout the length and breadth of India there is no such thing as that fine patriotism which would say, "we are sons and daughters of the Indian Empire." If there be no one who can be found to feel or to say this, how can he possibly charge the Anglo-Indian official with the crime of repressing such a sentiment?

Taking up the cudgels for the upper classes, "doomed by British administration to rot among the only pleasures they know—eating, drinking and smoking"—Dr. Oldfield seeks to show that even giving commissions in the army to these gentlemen does not work well, while the encouragement to native rulers to maintain troops is producing anything but good feeling. Really

it is very difficult to take such arguments seriously. Seeing these unfortunate native gentlemen, who Dr. Oldfield says are sunk in debauchery, have no other employment, the British Government tries to raise them out of their idleness, and yet, according to him, nothing is gained. He is full of complaints, but in no way does he attempt to show how matters can be improved. The English gentleman finds, if he has no patrimony, that he must work for his living—but this is just what the native gentleman will not attempt, his idea of life being too often a handsome salary and nothing to do for it. Why is the government to be blamed for the ineptitude of these men? Naturally they are not fit for much, and the granting to some of them of commissions certainly does advantage them to a certain extent. As to the assertion, that the maintaining of troops in native States is causing bad feeling, because the charges are so heavy, it is merely necessary to point out that Dr. Oldfield does not seem to comprehend the question raised.

On one occasion a havildar (serjeant) in the army of a neighbouring State, came to me asking me to obtain his entry as a private Sepoy in a (British) native regiment. "But," I remonstrated, "your pay as a havildar is sixteen rupees a month, and as a Sepoy you would only receive six or seven rupees." "Yes, sahib," he replied with a grin, "but you see I *should* get the six or seven rupees, whereas with my Rajah Sahib I never get anything." It probably is not as bad as this in the generality of the native States, but we may be assured that the rajahs referred to by Dr. Oldfield spend no more on their little forces than they please, and are also very glad to have a decent kind of military about them, thus securing them the countenance and good-will of the British Government and its officials.

India is a country *per se*, with three hundred millions of people, the entire English population, inclusive of the army, being under one hundred and twenty thousand souls. How is it possible, if we are to retain our hold of the country, to give equal privileges, in the ratio of respective inhabitants, to the natives? The thing is simply impracticable, for if the Hindustani in proportion to his numbers filled up government places, the British had better give up India at once. Dr. Oldfield says that what is required is a sympathetic government, which will open its ports without fear or favour to the best men, failing which, "when the Russian invasion comes, the helpless natives will be slaughtered in their thousands by" the incoming foe. Surely this is rather hard on the Russians!

Finally, Dr. Oldfield shows what he and his native friends are

really striving for—"the development of a national empire." That cannot be, at any rate during this century, for the people of the North and the South are no more likely to coalesce than are water and oil; and until there is true homogeneity of race and religion, there can be little hope of blending together the many discordant elements that make up the people of Hindustan.

A. F. P. HARCOURT, *Col.*

JUNIOR UNITED SERVICE CLUB.

THE EMPIRE REVIEW

"Far as the breeze can bear, the billows foam,
Survey our empire, and behold our home."—*Byron*.

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SOME ADVANTAGES OF PREFERENTIAL TARIFFS *

He that will not apply new remedies must expect new evils, for time is the greatest innovator; and if time, of course, alter things for the worse, and wisdom and counsel shall not alter them for the better, what shall be the end? A froward retention of custom is as turbulent a thing as an innovation, and they that reverence too much old times are but a scorn to the new.—*Lord Bacon*.

I.

INCREASED EXPORTS AND HIGHER WAGES

IN the great fiscal battle now in progress, the opponents of the new policy of preferential tariffs will find their main strength in the national dislike of innovation. In naval matters only is eagerness shown to adopt new methods, full realisation of the dangers threatening British maritime supremacy causing every effort to be made to outclass in armament and construction the vessels of foreign powers.

The manufacturers of the United Kingdom have for years unceasingly pointed out that the same progressive spirit has been lacking in Britain's commercial policy, although the need is equally great. Nations who were in no department trade rivals of Britain in the days of Cobden and Bright have become keen competitors. Markets then open have been practically closed by hostile tariffs and preferential arrangements which discriminate against British goods. While other governments have been giving as much thought and attention to the improvement of the

* These articles were in type before the changes in the Cabinet were announced.

business opportunities of their subjects as to naval efficiency, British statesmen have been inert, if not indifferent; contented to keep battleships sufficiently numerous and powerful to protect the merchant marine without in any way seeking to maintain or increase the commerce which it carries. Now there is promise of better things, and the great awakening caused by Mr. Chamberlain's proposals can result in nothing but good.

The Colonial Secretary asserts that the modernising of our trade relations by the adoption of preferential tariffs would bring about increased exports of British manufactured goods and result in better wages for the working man. Everything points to such an outcome. In many lines of manufactured goods the United Kingdom is at present hard pressed, other countries being able to produce the same articles at about the same cost. In such cases when British goods compete with those of foreign nations in neutral markets the situation is as follows:—

Foreign Goods.	Cost of production and transportation.	Duty.	Profit.
British Goods.	Cost of production and transportation.	Duty.	Profit.

Such a state of affairs naturally leads to the keenest competition. To obtain orders there is a disposition to cut prices, and goods are sold at the very closest margin of profit. Higher wages cannot therefore be expected. On the contrary there is the strongest inducement to lower them in order to decrease the cost of production and thus be in a position to undersell foreign rivals.

By means of the new policy, however, a great change would be wrought, and the British merchant would secure in all the colonies the advantageous position he now occupies in Canada. The manufacturers of the United Kingdom could sell at the same prices as their competitors and obtain a larger margin of profit, of which British workmen would naturally claim and receive their share in the form of higher wages. All competition would be overcome. If, for a necessarily short time, the foreign dealer offered his goods at actual cost, plus the duty, the British trader could meet his quotations and still make a profit, represented by the amount of the preferential duty in his favour. More than this the new policy would enable the United Kingdom to compete on equal terms in those lines of manufactured goods which can be produced abroad at a lower cost, the position being:—

Foreign Goods.	Cost of production and transportation.	Duty.	Profit.
British Goods.	Cost of production and transportation.	Preferential duty.	Profit.

Preferential tariffs, therefore, cannot fail to result in the control of colonial markets by British merchants as regards articles of which the cost of production is as low or lower than that of their rivals, and even where the latter had an advantage in this respect it would, in many cases, be neutralised by the favourable tariff. This must ensure greater demand, less competition, and better prices, the only things necessary to bring about an era of the greatest prosperity and higher wages.

While Mr. Chamberlain's opponents are striving to prove by theoretical arguments that increased employment would be of no advantage if the cost of living increased, the Americans have been putting the point to a practical test. The trusts in that country have within recent years raised the price of commodities, and the workmen's unions have secured better wages for labour. Mr. Commons, in the *American Review of Reviews* for August, shows that the result has proved beneficial both to master and man. He says :—

The amount of employment has greatly increased, and this has occurred at the time of the increase in prices and before the increase in wages. Where there has been an increase of 20 per cent. in amount of employment, and where daily wages increased 20 per cent., the aggregate gain in yearly earnings has been 44 per cent. From the standpoint of the standard of living, the wage-earner's condition has more than kept pace with the rise in prices, *i.e.* his yearly earnings will purchase more goods at the increased prices than could have been purchased in 1897 at lower prices.

If the theories of British free traders were sound the exports of manufactures of the United States should have decreased in the circumstances outlined above ; but the fact is that they have increased enormously.

Even if preferential tariffs raised the cost of living it seems clear that Mr. Chamberlain's policy would prove advantageous ; but everything points to the British workman getting just as cheap food under preferential tariffs as under free trade. Prices of foodstuffs are controlled by supply and demand. This is conclusively shown by the average price of wheat during the past half century. In 1846 wheat was worth 54s. 8d. per quarter ; in 1901 the price was 26s. 9d. What caused this great reduction ? Not free trade, because in 1867, after twenty-one years of untaxed imports, wheat was worth 64s. 5d., or 9s. 9d. per quarter more than in 1864. The great reason for the fall in price was the adoption of the land grant system in the United States, resulting in the extension of the wheat-growing area. Millions of acres of virgin soil were sold at nominal prices ; railways were built in every direction ; the facilities for oversea transportation wonderfully improved, and the cost of sending wheat to Liverpool greatly reduced. Immense quantities of grain were thence-

forward shipped to Great Britain, and the market has since been kept so abundantly stocked that prices have fallen to their present low level.

Cheap food depends upon the maintenance of this bountiful supply, and one of the greatest questions at issue is whether this can be best assured by continued free trade or by preferential tariffs. America will not long continue its present exportation. It is admitted by competent authorities that Great Britain must be prepared to receive less grain from that country in the immediate future. Their reasons are convincing. Nearly all the land in the United States capable of profitable working is under cultivation. The approximate limit of wheat production has been reached, while the population to be fed is increasing at the rate of over 1,500,000 a year. Obviously the needs of these additional consumers can only be met out of the surplus now sent abroad. This unavoidable decrease in United States exportation to Great Britain will cause an advance in price, unless the present supply can be maintained by stimulating and encouraging the growth of wheat in other countries. This Mr. Chamberlain proposes to do by granting tariff advantages to the colonies, which would lead to the cultivation of immense areas of splendid land at present unoccupied.

A preference to the colonies would also avert another prospective cause of increased prices. Encouraged by the successful cornering of raw cotton, the wheat producers of the United States are combining to raise the price of their output. It is reported, on what appears to be good authority, that 30,000 farmers have banded together and agreed not to sell their wheat under \$1 per bushel, and Canadian farmers have been asked to join the combine. If a tariff advantage were granted to Canadian farmers there would be no inducement for them to join in the proposed agreement, and without their co-operation the attempt now being made to raise the price of wheat must fail. It seems strange that the most violent opponents of Mr. Chamberlain's policy should be the "Manchester school." To about the same extent that British workmen are dependent upon United States wheat Lancashire manufacturers have relied upon that country for raw cotton, neglecting to press upon the Government, until recently, the necessity of encouraging its growth in British Colonies. Now that the price has been artificially raised they are organising and seeking to do for cotton what Mr. Chamberlain proposes to do for wheat; the only difference between them being that the Manchester men are a little late while the Colonial Secretary is taking his step in time.

Another result of preferential trade not less important than those already mentioned, would be the increase in the potential

power and wealth of the Empire through the settlement and development of the colonies. The United States relies for its influence abroad, not on its small standing army, but on the force it can bring to bear in time of conflict. As her colonies grow in importance Britain will be placed in an even stronger position. She will then be able to reduce her land forces and the taxes now imposed to maintain them, secure in the knowledge that when occasion demands an army can be assembled from different portions of the Empire equal to any service required from it. It is also impossible to doubt that, if left to their own initiative, the colonies will contribute their share of the cost of Imperial defence. Reproaches and demands will only defeat the object in view. The colonists are thoroughly British and have the racial aversion to yielding to pressure of this nature. Fair-minded, and intensely loyal, they may be relied upon to do what is just as soon as their position permits. All their resources are at present required for the development of their vast territories. When they begin to reap a return for the large sums now being expended they may be trusted to bear their share of the cost of maintaining the Empire as cheerfully as they gave their lives during the late war.

Preferential tariffs, therefore, promise improved markets, higher wages, a continuance of the supply of cheap food and the building up of communities destined to relieve the British public of a portion of its present taxation.

What is the outlook under free trade? Perhaps a new aspect is afforded by taking the statistics and information furnished by the commercial progress of the last thirty years and using them as a basis and guide in making a forecast of the future.

The most notable result of such an inquiry is the changed commercial position which the United States is likely to hold with respect to Great Britain should the present policy of *laissez faire* be continued. In 1870, and for many years later, America was, from force of circumstances, the best friend of the United Kingdom. She sent large quantities of natural products, taking in exchange manufactured goods. The population of the Republic at that time was 38,558,371, and the imports from the United Kingdom were valued at \$150,066,269. United States industries produced annually goods worth over four billion dollars, but of these $\frac{3}{4}$ ths were consumed by the home population, and she was in no sense a commercial rival of Great Britain in foreign markets.

In the year 1900 the population of the United States had reached 76,303,387. What effect had this addition of over thirty-seven million people upon trade with Great Britain? It resulted in an increase of only \$7,516,132. In 1870 the United States

was purchasing goods valued at \$152,066,269; in 1900 she bought to the extent of \$159,582,401. Her population had grown 100 per cent. while her imports from the United Kingdom had increased only 5 per cent. More startling than this is the fact that the merchandise purchased had greatly changed in its character, and last year (1902) raw and manufacturers' materials formed \$76,000,000, or nearly one-half, the principal items being:—

	\$
Hides, goat-skins and furs	11,074,861
Crude tin	7,912,575
Tin in plates, for manufacturing purposes	5,995,515
Copper, for manufacturing purposes	6,561,473
Manilla	4,209,733
Crude rubber and gutta percha	3,171,552

This brings out the fact that a formidable percentage of British exports to the United States is made up of raw materials produced in foreign countries. The British workman does not profit from business of this character. So far as he is concerned the American market is represented by the \$83,000,000 of his products sold in it. It is to his disadvantage that British merchants supplied raw material of almost as great value to be used by United States manufacturers in forming articles to compete with those made in the United Kingdom. Mr. Austin, Chief Statistician of the United States Government, sets forth this fact very clearly in a recent official report in which he says:—

Discussion of the exportation of American manufactures and their distribution to the various countries of the world would scarcely be complete without a statement of the dependence of the producers of these manufactures upon foreign countries for the material from which they are in part produced. The importation of manufacturers' material is as great in value as the exportation of finished manufactures. The manufacturers of the country, in other words, send abroad their surplus product in exchange for the material for manufacturing which they draw from abroad.

It has long been evident that the United States offers a declining market for goods of foreign manufacture, the high tariff keeping out, as far as possible, everything which competes with home industries, and Britain cannot hope to increase her present trade under existing conditions. The free markets of the United Kingdom, on the contrary, have afforded to American producers opportunities of which the fullest advantage has been taken. In 1895, United States manufacturers were selling goods in Britain valued at \$40,132,211. In 1902 they had increased this trade to \$100,020,388. Moreover, the United States has become one of Great Britain's most formidable rivals in the world's markets. During the past thirty years the trade of the Republic with

British Colonies has been rapidly increasing, and its growth since 1895 is astonishing.

TABLE SHOWING GROWTH OF UNITED STATES EXPORTS TO BRITISH COLONIES (1895-1902).

British Colonies.	1895.	1902.	Increase.
	\$	\$	\$
British North America	53,981,768	103,755,021	49,773,253
British Africa	5,203,378	28,759,878	23,556,500
Australia	9,014,268	28,469,983	19,455,715
Other British Colonies	13,930,122	19,185,434	5,255,312
Total	82,129,536	180,170,316	98,040,780

Of this exportation, \$97,387,560, or 54 per cent., consisted of manufactured goods. In treating of British territory as a market for American manufactures, Mr. Austin remarks :—

The United Kingdom and its dependent territory are by far the largest consumers of manufactures of the United States. Of the total exports of manufactures from the United States in 1902, amounting to \$403,212,857, the value of \$200,810,864, or practically one-half, went to British territory.

The colonial demand for manufactured goods is increasing by leaps and bounds. Who is to reap the benefit? In present conditions the United States seems to be gleaning a goodly portion of the harvest, without the anxiety of government and without cost; the heavy burden of maintaining the Empire being borne by the British taxpayer.

It has been urged that the United States might meet preferential tariffs by an export duty on raw cotton, and thus ruin Lancashire's chief industry. There is no indication of any such policy, which would have the effect of increasing the price of American cotton and cause British manufacturers to look to other countries for their supplies. That the American Government sees in the increased price of cotton a danger to the Southern planters, is proved by the official announcement of the Agricultural Department :—

Indefinite mischief, says Secretary Wilson, is being done to the cotton-growing industry by the speculative movement in cotton. European nations which manufacture cotton and also own lands in outlying provinces where cotton might be grown are anxious to become independent of American speculators and are organising and holding out inducements for the development of the cotton-raising industry.

Is it reasonable to suppose that the United States Government, through its official mouthpiece, would censure speculators for raising the price of raw cotton if it entertained any idea of doing exactly the same thing by means of an export duty?

Another ground of opposition to Mr. Chamberlain's policy is the belief that its adoption will so greatly injure the trade of the

United States as to cause that country to withdraw its support of Britain in the East. To the credit of the Republic be it said that public opinion, as voiced by the newspapers, recognises the right of Britain to make the best trade arrangements she can with her Colonies. There seems to be no disposition to threaten, for the good reason that even if preferential trade be established throughout the Empire, Great Britain and the Colonies will probably remain America's best customers. The business men of that country have learned, through bitter experience, that colonisation by the other great Powers results in no commercial advantage to the United States. Brazil has become Germanised, and United States exports to that country have decreased from \$7,746,117 in 1895 to \$5,317,778 in 1902.

The trade of the United States with Asiatic Russia and with the colonies of France and Germany in Africa, Asia and Oceania, is most discouraging. In 1902 United States trade with these vast territories only exceeded by \$289,214, or about £60,000, her exports to the British Bermudas, which have an area of seventeen square miles and a population of 17,535.

TABLE SHOWING GROWTH OF UNITED STATES EXPORTS TO DEPENDENCIES OF RUSSIA, FRANCE, AND GERMANY (1895-1902).

Dependencies.	1895.	1902.	Area.	Population.
	\$	\$	Miles.	
Asiatic Russia.	204,937	1,029,327	6,564,778	22,705,181
French East Indies	69,136	1,301	363,037	15,863,185
" Africa.	496,170	315,718	1,676,294	27,983,064
" Madagascar	696,814	31,121		
" Oceania	252,651	337,770		
German Africa	..	4,330	930,760	11,800,000
" Oceania	..	45,041	96,160	448,938
Total.	1,719,708	1,764,608	9,640,249	78,888,668

In the circumstances is it conceivable that the United States will welcome or encourage any extension of Russian, French or German influence at the expense of Great Britain? Is it not more probable that if the United Kingdom resolves upon a change in fiscal policy America will offer some adequate return for the privilege of trading in British markets? The Republic is now not only willing, but eager, to grant concessions to Canada. Why to Canada and not to the United Kingdom? The reason is that the Dominion fought the United States with the latter's own weapons. To use Lord Lansdowne's phrase "they furnished themselves with a revolver and adopted a protective policy." According to free trade theories this ought to have proved ruinous, but as a matter of fact it caused a wave of prosperity to sweep over the country. Sir John A. Macdonald in his electoral address of 1901, graphically described the change which took place.

In 1878 [he said] Canada occupied a position in the eyes of the world very different from that which she enjoys to-day. At that time a profound depression hung, like a pall, over the whole country, from the Atlantic Ocean to the western limits of the province of Ontario, beyond which to the Rocky Mountains stretched a vast and almost unknown wilderness. Trade was depressed, manufactures languished, and, exposed to ruinous competition, Canadians were fast sinking into the position of being mere hewers of wood and drawers of water for the great nation dwelling to the south of us.

We determined to change this unhappy state of things. We felt that Canada, with its agricultural resources, rich in its fisheries, timber and mineral wealth, was worthy of a nobler position than that of being a slaughter market for the United States. We said to the Americans, "We are perfectly willing to trade with you on equal terms; we are desirous of having a fair reciprocity treaty, but we will not consent to open our markets to you while yours remain closed to us." So we inaugurated the national (protective) policy. You all know what followed. Almost, as if by magic, the whole face of the country underwent a change. Stagnation and apathy and gloom—aye, and want and misery, too—gave place to activity and enterprise and prosperity. The miners of Nova Scotia took courage, the manufacturing industries in our great centres revived and multiplied, the farmer found a market for his produce, the artisan and labourer employment at good wages, and all Canada rejoiced under the quickening influence of a new-found life.

The United States no longer regards with pride its rejection of the advances made by Canada with the object of arranging for mutual tariff concessions. And the *New York Sun*, in a recent issue, made the following significant admissions:—

Looking backward on the relations of the United States to the Dominion on the north of us, we can plainly see how our Senate has blundered. It blundered by abrogating in 1866, instead of amending, the Marcy-Elgin reciprocity treaty with Canada. It blundered when it advised Grant's administration not to negotiate another Canadian reciprocity which Canada sent George Brown to Washington to urge. All that is now, however, "a back number," at least, until and unless the United Kingdom rejects, in like manner, Canada's present plan of "preference."

It is sincerely to be hoped that the United Kingdom will not follow the course which the United States now so sincerely repents.

ALBERT SWINDLEHURST.

II.

COMMERCIAL PROSPERITY IN IRELAND

THE question of Preferential Tariffs is so complicated, the considerations to be entertained so varied, and the field of inquiry so wide, that one shrinks from it instinctively, no matter how anxious he may be to arrive at a satisfactory conclusion. To examine the question exhaustively would be impossible in the limits of an ordinary magazine article, and, indeed, if such were even possible, I doubt whether the average reader would have either inclination or ability to read and digest its contents. Any article, therefore, dealing with the entire question must necessarily be restricted to the discussion either of broad principles or of generalities.

The discussion of broad principles or generalities, however, will never enable us to arrive at a reliable conclusion upon the Tariffs Question. In my view the most useful results in elucidating the fiscal problem would be obtained by a series of preliminary investigations, limited in their scope and directed to one aspect of the question. Inquiries with a view to ascertain, for instance, how certain districts of the United Kingdom would probably be affected by the proposed tariffs; what would be the likely effect of such on particular industries; how much revenue would thereby be made available for the relief of taxation, or for a national old age pension fund; how Canada would be affected; how Australia; the political aspect as distinguished from the economic; whether food-stuffs should be taxed, and so forth. Each of these questions could be dealt with exhaustively in an article, but any attempt to do much more within such narrow compass must fail. Nor would we, in prosecuting such inquiries, be driven into the region of pure speculation. There are ample materials at hand from which reasonable solutions to most of the foregoing questions may be obtained.

No person will now deny that *à priori* Free Trade or the international exchange of commodities at their natural value is the ideal position, whether viewed from a moral or a commercial standpoint. Indeed, Cobden's opponents never asserted the contrary. But what I may call the *à posteriori* argument has, at length, come to be called in question by many thinking people, by whom hitherto it was unreservedly accepted. It no longer avails to state that the country has thriven well for the last half a century or more under Free Trade, and that, therefore, we ought not to disturb the *status quo*. To say so is simply to repeat in other words, the argument from antiquity, condemned

long since by sound philosophy. It is not only in itself untrue, but has a pernicious tendency to discourage all inquiry.

A glance at the present customs tariff of the United Kingdom would be most instructive to those who, even to-day, repeat *ad nauseam* this Free Trade shibboleth, albeit in good faith. They will find, doubtless to their great surprise, that at the present time there are between forty and fifty classes of British imports subject to import duty, three of which have been taxed within the past year or so, and no fewer than eight of which are found every morning on Mr. Goschen's "free" breakfast-table. This argument is further misleading in that it suggests that France, Germany, the United States of America, and Canada, and all the industrial and other countries which have adopted a policy of Protection, have, during the same period and in consequence of Protection, gone "to the dogs." If this is true it must be capable of easy proof from statistics, which, it has been said, can be made to prove anything. But hitherto Free Trade folk have not shown that this suggestion is well-founded. Meantime, it appears from the latest returns that the total exports from France in the year 1900 amounted to £163,121,280, and that in 1901 they exceeded that sum by more than three million sterling; in the former year Germany's total exports amounted to £210,350,000, and in the following year to £237,650,050; the total exports from the United States of America in 1900 amounted to \$1,394,483,082, and in 1901 to \$1,487,764,991; the total exports from Canada in 1900 amounted to \$191,894,723, and in 1901 to \$196,487,632. On the other hand the value of the total exports from the United Kingdom in 1900 amounted to £354,373,754, and in 1901 to £347,864,268, *showing a decrease in British exports during 1901 of over six and a half millions sterling.*

But even assuming for the moment, as the fair traders contend, that this shrinkage is directly attributable to the existing fiscal system, I think it might be a dangerous experiment to alter our system and place a duty on our food supplies unless we are reasonably sure before doing so that our colonies and possessions in the near future will be able to meet all the requirements of the mother country.

Examining in the first place the national requirements in corn, for example, our most important import, it appears that of our total sea-borne supply in 1902, 169,419,771 cwts. came from foreign countries, and 33,688,499 cwts. from British Colonies and possessions. The colonies and possessions, therefore, would have to send us about five times as much corn-stuffs as they do at the present. Of the latter quantity Canada supplied 12,919,362 cwts., Australia 4,174,753 cwts., and New Zealand 239,700 cwts. The corn-producing power of Australia is capable of great expansion,

although it should be observed that in the opinion of Sir Charles Dilke and other experts who have studied carefully Australasian affairs, that, owing to the great droughts which recur, it would not be safe to rely upon a very large increase in or a very regular supply of Australasian corn. It may be, therefore, that we must rely for the increase in our food supplies mainly upon Canada, which certainly has great geographical and physical advantages over our other colonies, and possesses a handsome handicap when the question of freights has to be considered. The question is, can this be done with safety? I have already shown the quantity of corn imported from Canada in 1902. During the same year the total value of cheese imported into the United Kingdom was £6,412,002, of which Canada supplied £4,301,859 worth. The total value of bacon and ham imported was £17,285,869, the Canadian supplies being valued at £4,854,082; and of the total live cattle imports in 1902, amounting to £88,40,664, the Canadian cattle were valued at £1,610,325.

In order, therefore, to be able to supply the present population of Great Britain with these products, and assuming that there would be no increase from the other British Colonies, Canada would have to send us, roughly speaking, thirteen times as much corn, half as much more cheese, four times as much bacon and ham, and about six times as much live cattle as she at present exports to this country. One of the most important considerations in solving the tariffs question is whether or not it can be reasonably hoped that within a few years the Dominion of Canada will be in a position, by reason of the virginity of the soil, producing two crops of wheat in the year, and the movement of population and capital, to fulfil these conditions.

To be in a position to answer this question one must examine the rate at which the population is increasing in the Dominion, whether by immigration or reproduction, and the ratio which the area at present in occupation, and in agricultural production, bears to the total area of the Dominion available for cultivation. The total population of Canada in 1891 was 4,833,239 persons, and the last census, taken in 1901, showed that it had increased to 5,371,051, the males numbering 2,751,473, and the females 2,619,578. Since that census was taken there has been a "boom" in Canadian immigration, and the population is said to have increased in a much greater proportion than hitherto, especially in respect of immigrants from the United States; but it might be unsafe to assume that in the future a greater proportionate increase will take place than appears from the returns already published.

The total value of Canadian exports for the year 1891 was \$98,417,296, and for the year 1901 no less than \$196,487,632, or

more than double; the returns for each year of the intervening decade showing uniform progress. The total area occupied in 1891 according to the census of that year was 60,287,730 acres, showing an increase on that of 1881 of just fifteen million acres, equivalent to one-third. The returns showing the area occupied in 1901 are not yet complete, but the figures for all the provinces except Ontario and Quebec are available. These show that in 1891 the total acreage occupied, exclusive of the two provinces last named, was 23,220,529, and the total acreage occupied in 1901 was 27,648,342. If it is assumed that the same rate of progress was maintained in the provinces of Ontario and Quebec, where 37,067,201 acres were occupied in 1891, the land of agricultural production in the latter provinces would be, roughly speaking, about 45,000,000 acres. I believe this will prove to be much under the actual acreage when the returns are published. The total acreage therefore of the lands in the Dominion of agricultural production would be upon this hypothesis over 72,000,000, against 60,287,730 in 1891. But even this great increase does not nearly represent the actual progress made, because the figures for 1901 only represent the land actually devoted to agricultural production, whereas formerly "occupied" land of every sort was included in the Dominion returns. That this progress of expansion is being fully maintained will appear when it is stated that in the year ended 31st December 1901, the number of acres taken up from government by immigrants and others was more than double the average annual takes during the previous ten years.

When it is remembered that the total area of the Dominion is 3,653,946 square miles or 2,338,525,440 acres, and that at present only about 72,000,000 are utilised for the production of agriculture, we may reasonably hope that in the near future, ample deductions being made in respect of mountains, forests, swamps, and so forth, the Dominion alone will almost be in a position to feed the population of this country. Indeed, Canada even in the lifetime of some of us may approximate to a realisation of the somewhat boastful legend inscribed on her triumphal arch last year:—"Canada, the Granary of the World."

I have myself carefully investigated our aspect of the Tariffs Question, namely the probable effect which would be produced upon Ireland by the imposition of the suggested taxes on food-stuffs, and I propose to state briefly the results I have obtained, as a humble contribution to the fund of public knowledge now being accumulated.

At the outset it must be remembered that Ireland for all practical purposes is a purely agricultural country. With the exception of the brewing industry, carried on in the capital, industrial Ireland may be regarded as lying within the Parlia-

mentary boundaries of the four divisions of Belfast. Regard therefore must be had to the effect of the suggested tariffs on agricultural, as distinguished from industrial Ireland. One essential difference between Ireland and England is that the former although she does not do so now, could easily provide a much larger number than her present population with all the necessaries, and some of the luxuries of life; whereas under existing conditions the vast population of England are forced to rely almost entirely for their daily bread upon a sea-borne supply. The total imports to Ireland are very small. In 1902 they amounted to only a little over thirteen millions, and when it is remembered that close upon seven millions were consigned to Belfast, almost three millions to Dublin, and something more than one million to "Cork's own town," one is struck with the modesty of the requirements of the rest of that country. If Lord Avebury's aphorism that riches consist in the fewness of wants be true, this and other countries might envy the affluence of the Emerald Isle.

It would be manifestly impossible to deal *seriatim* with all the Irish exports and imports, so I propose to examine only those the value of which is greatest with a view to ascertain how they would be affected by the imposition of a duty. Dealing in the first place with wheat, 3,795,600 cwts. of which were imported into Ireland in 1901, it appears from the returns that only 787,568 cwts. were grown in Ireland during that year. Oats, however, were grown to the extent of 17,782,956 cwts., as against 136,900 cwts. imported, and 2,915,498 cwts. of barley were produced, as against 610,666 cwts. imported. Some of each of these commodities was exported to Great Britain and elsewhere, but the quantity was small and may be neglected.

TABLE SHOWING QUANTITIES AND VALUE OF WHEAT, OATS, AND BARLEY,
IMPORTED INTO THE UNITED KINGDOM IN 1902.

Description.	Foreign.		Colonial.	
	Cwt.	£	Cwt.	£
Wheat	58,801,637	19,410,799	22,700,590	7,669,024
Barley	25,107,646	7,106,888	93,191	24,824
Oats	15,262,351	4,856,624	594,816	184,699

Assuming that the Colonial supply comes in free, there still would be a vast quantity subject to duty. The corn duty of 1s. a quarter, imposed last year, produced a revenue, in fact, of about two and a half millions sterling, and it is estimated, excluding Colonial corn, that it would have yielded at least two millions. Any substantial duty, therefore, say 1s. 3d. a cwt., or

5s. a quarter, which is much lower than the corn duty in Germany and much less than half that in France, must enhance Irish produce, and prove of considerable benefit to the Irish producer. It would also result in a larger area being devoted to cultivation of cereals in Ireland. In 1901 the corn-growing area was 459,303 acres less than in 1881, and the total cereal produce was less in 1901 than in 1891 by 2,561,284 cwts. Thus there would be an almost certain increase in the demand for agricultural labour, the two-fold effect of which would be to retard, if not to stop, emigration from Ireland, and to increase the rate of wages paid to Irish agricultural labourers.

Dealing next with the cattle trade of Ireland, it appears from the returns that in 1901 405,697 cattle were imported into the United Kingdom from foreign countries as distinguished from the Colonies, valued at £7,238,309, and 315,584 sheep and lambs valued at £482,580. Swine were also imported to some extent, but the number is small and may be neglected. In that year Ireland exported the following stock to Great Britain: cattle, 642,638, valued at £11,465,733; sheep and lambs, 843,325, valued at £1,289,584; and swine, 596,129, valued at £1,351,225; total value, £14,106,542. If an *ad valorem* duty of say 15 per cent. were imposed on foreign cattle the Irish exporter on this item alone would be benefited by nearly two millions sterling per annum, even assuming the appreciation of Irish cattle exported was somewhat less than the amount of foreign duty. Further, the total value of the cattle on the Irish farms, estimated in 1901 at £71,176,564, would also be proportionately increased.

Hitherto I have dealt with Irish food supplies, but in estimating the probable effect of tariffs on Ireland, the large export trade in Irish horses must be also taken into the account. For the five years previous to and including 1901 there were on an average 31,015 horses per annum shipped from Irish ports to England, the total annual value of which is estimated at £788,282. In 1901 there were 39,281 foreign horses and mares, and only 1575 Colonial horses and mares, imported into the United Kingdom, the total value of which is stated at £1,076,907 and £53,791, respectively. If the same duty were put on foreign horses as on foreign cattle, the Irish breeders would further benefit very substantially both in an immediate increase of prices obtained, and in the appreciation of their stock, the value of which was estimated in 1901 at £12,315,177.

Again, take the case of eggs, the production of which in Ireland is said, owing to foreign competition, to barely pay. At present, according to the Irish Board of Agriculture returns, they are bought by the dealers, on an average all the year round, at

6s. 8½*d.* per great hundred (*i.e.* 120) or 8*d.* a dozen; in remote parts they are often purchased at 5*d.* a dozen. There is a very large trade done with Great Britain in Irish eggs, which it is said rarely include those used for electioneering purposes, but unfortunately there are no complete returns available. In 1902 18,448,245 great hundreds of foreign and 518,550 of colonial eggs, valued respectively at £6,099,418 and £202,567 were imported into the United Kingdom. The latter would be duty free under the new *régime*, but if a duty of 1*s.* a great hundred were put on the former, not only would the price of Irish eggs be increased, but a great stimulus will be given to their production in Ireland. The English consumer, although possibly paying a fractional increase, would get a more wholesome and nutritious supply, and at the same time the Imperial Exchequer would be enriched by about one million sterling per annum.

The total imports of foreign bacon and ham into the United Kingdom in 1902 was 5,945,546 cwt. An immense trade in bacon and ham is done with Great Britain from Limerick, Cork, Waterford, Dublin, Belfast, and Derry, but its volume is not recorded. A duty of say 10*s.* a cwt. upon foreign supplies of these commodities, or about a penny per pound, would scarcely be felt by the British consumer. The consequent rise in the Irish prices would greatly benefit the Irish producer and at the same time produce a revenue of about three million sterling.

One of the most striking features in the development of Ireland which is at present going on so rapidly, is the great improvement in the various processes of butter-making. Local creameries were first instituted by the late Canon Bagot, a Protestant rector in Kildare, twenty years ago, and of late years, mainly through the instrumentality of Mr. Horace Plunkett, they have been established all over Ireland. A vast and increasing trade in Irish butter is now done with England, but unfortunately no reliable statistics are available. The average price, however, in 1901 is stated by the Irish Board of Agriculture to have been 92*s.* 4*d.* a cwt., or less than 10*d.* per pound, and it is claimed that some classes of Irish butter are quite equal to the best Danish and Normandy produce. The foreign butter imported for that year was 3,449,898 cwt. If, therefore, a duty of 10*s.* a cwt. were imposed the Irish producer cannot fail to be very substantially benefited, and the Exchequer be enriched by close on two million sterling.

The only other import the taxation of which would even appreciably affect Ireland is that of petroleum, and this cannot be left out of the account. The total imports of lubricating and illuminating petroleum into the United Kingdom in 1902

amounted to £5,193,582, of which the Colonial supply only amounted to £2176. Any duty, therefore, upon this product must increase its cost to the Irish, as well as the English, consumer, and it cannot be suggested that the former can reap any compensating advantage. But even assuming a duty is put on petroleum he will not suffer much. Of the total quantity imported, lubricating petroleum, for which there is practically no demand in Ireland, is represented by £1,163,266. If the illuminating petroleum imported be consumed in proportion to the population of the United Kingdom, Ireland buys only £43,180 per annum. It must, however, in fairness be stated that the adoption of the principle contended for by Mr. Chamberlain does not necessarily imply an obligation to tax all imports, and if, as in the case of petroleum, no imperial advantage is to be gained, but, on the other hand, some detriment sustained by the British consumer, the government of the day might be relied upon to protect the interests of the latter, by admitting that particular commodity free, in return for a reciprocal advantage conferred upon this country by the country of export.

A fair consideration of the foregoing facts will, I think, lead to the conclusion that whatever results may attend the imposition of the suggested tariffs in the remainder of the United Kingdom, at least in Ireland they would be on the whole productive of very great advantage to the general community.

F. ST. JOHN MORROW.

III.

EFFECT ON CANADA.

"IN not much more than half a century the overwhelming population of Englishmen beyond the sea, supposing the Empire to hold together, will be equal in number to the Englishmen at home, and the total will be much more than a hundred millions." Thus wrote Professor Seely some eighteen years ago, and the vital question now raised by Mr. Chamberlain is whether the Empire is "to hold together."

Among the opponents of the Colonial Secretary's fiscal policy there are many who contend that the changes proposed will not only prove costly to England but will also favour a portion of the Empire which, they say, has not borne its fair share of Imperial burdens, the allusion being to the Dominion of Canada. It is not my intention in this article to deal with that part of the contention which implies an extra cost to England, although I very much doubt if the consumer will be put to any additional expense in the event of a preference being given to the colonies. My desire is rather to traverse the latter part of the opposing argument and to show that it is altogether at variance with historical facts. Pass over the early history of colonial enterprise, the trials and tribulations incident to conquest and settlement, and there remains a splendid record of development. Mr. Clive Phillips Wolley, our poet of the Pacific coast, referring to the colonials in Canada, aptly speaks of them as a people:—

Who have won you a world, from the Pole to the Boundary Line,
Through the land of the Lakes in the east, to the land of the Douglas Pine,
Hewing our road with the axe, winning our wealth in the mine.

With the fierce rivalry of that great and abounding country (the United States of America) which time and again has sought to have us "cribbed, cabined, and confined," our work in Canada has been difficult. And the struggles to develop half a continent (the future granary of the world) have often been increased by the very fact that we are British, the invasions from our neighbours (1775-76, 1812-14, 1837-38, 1870-71) being all undertaken in the hope of striking effective blows at England. During these periods of stress Canada fought and suffered much but never wavered, remaining constant to the one great purpose of her forefathers—the expansion of the Empire.

Nor has the support from the motherland always been hearty and encouraging. For instance, we were told by a Colonial Secretary of State, when it was desired to prefer our claims

against the United States on account of the Fenian raids, that "Canada could not reasonably expect this country (England) to bear for an indefinite period the constant risk of serious misunderstanding with the United States." That "British diplomacy has cost Canada dear" is too well known a theme to need repetition, but I cannot refrain from quoting the following extract from Sir Charles Dilke's book, published in 1899, on the British Empire :—

The Dominion of Canada is not what it might have been if we had known what we now know at the time of the boundary negotiations with the United States, and there is no heavier charge, among all the heavy charges that may be brought against British Government in relation to the Colonies, than that which arises from the ignorance and neglect which were shown both in the negotiations of 1842 and in the other two cases which now concern the boundaries of the same Dominion.

In what sense British statesmen regarded the colonies may be judged from the statement made by Lord John Russell in the House of Commons on February 8th, 1850, when he said : "I come now to a question which has been much agitated, and which has found supporters of very considerable ability, namely, that we should no longer think it worth our while to maintain our Colonial Empire." And twenty years later we find James Anthony Froude recording : "It is even argued that our colonies are a burden to us, and that the sooner that they are cut adrift from us the better." Yet in spite of this unsympathetic treatment on the part of the motherland the Imperial spirit has ever remained with us, even when it seemed to be waning in the old country.

The change in public opinion at home regarding closer union with the colonies was largely due to the development of a colonial policy by continental powers, and in 1887 we have the *Times* instructing us to the effect that "We are all beginning to feel there is a great reserve of strength for the mother-country" in the colonies. A "reserve of strength" which perhaps I may be permitted to say in more recent days warned Europe that war with England meant war with the British Empire. Yet with this picture of "splendid isolation" came, strange to say, a demand from the motherland that the self-governing colonies should contribute in money towards the maintenance of a navy and army over which they have no control. That is to say, in order to gain a revenue, some people in England were again proposing a course which had already lost her one Empire in the West.

Canada has had her own, and for the smallness of her population, very heavy work to do, but she has at all times given the Imperial service some of her best. We have no Walhalla or

Westminster Abbey, but in the history of the Empire there are some Canadian names writ large. Sir Provo Wallis, a Nova Scotian, died senior Admiral of the Fleet, after fifty-four years' service at sea. Upon Broke's disablement he took the command at the battle of the *Shannon* and the *Chesapeake*, and the victory he gained "restored confidence in England in her Naval Arm." * Colonel Delaney, son of the speaker of the Nova Scotian Legislature, was one of Wellington's *aides* and fell at Waterloo. Sir Benjamin Hallowell "rendered more service than almost any other officer," said Nelson, alluding to the achievements of his Canadian captain. Major-General Charles Beckwith, a nephew of a Nova Scotian judge, fought with Wellington in Spain; Vice-Admiral Sir Edward Belcher, also a Nova Scotian, served as assistant under Captain Beechy in the *Blossom* on her voyage to Behring Sea to seek the North-west Passage. Sir John Eardley Wilmot Inglis, another Nova Scotian, on the death of Lawrence defended Lucknow from the 4th of July to September the 6th, and "There does not stand recorded in the annals of war an achievement more truly heroic than the defence of the Residency of Lucknow." † Sir Fenwick Williams of Kars was one of the three who alone won hereditary honours in the Crimea. He, too, was a Nova Scotian and the first of the twelve British officers to receive a sword of honour from the City of London. These are but a few of the Canadians who have helped to make the British Empire. The list is a very long one and can easily be continued to the present day.

It is, I think, sometimes forgotten that many Canadians volunteered for the Indian Mutiny Campaign, while offers of regiments have frequently been made by Canada when England has seemed to need our aid. It is no fault of Canada's that the War Office only accepted our help in the case of the Canadian *voyageurs* for the Nile, and of the troops for South Africa. Again, Canada (with a population of six millions all told) through her military college has not less than 145 commissioned officers in the Army, and several Canadians hold distinguished positions in the Navy. Well may Wolley write:—

War? We would rather peace; but, mother, if fight we must,
There be none of your sons on whom you can lean with surer trust;
Bone of your bone are we, and in death would be dust of your dust.

Canadian statesmen worked out the Confederation of the British North American Colonies—which Gladstone described as "a measure which has done so much for the solidarity of the Empire." Canadians built the Canadian Pacific Railway, estab-

* James' 'Naval Annals.'

† General Order, Governor-General of India, 1857.

lished a steamship service between Vancouver and Hong-Kong, made graving docks for ships of war on the Atlantic and Pacific coasts, assisted in the construction of the fortification and in providing the garrison of the naval station for the Pacific waters, and took a prominent part in laying the Pacific cable. Yet Sir John Colomb and others chide Canada for not doing her duty to the Empire. I would remind Sir John Colomb that before Canada grappled with these works in 1880, he cried aloud for a railway across Canada for Imperial purposes. It was then, according to him, "a work of immense value in war"; it was "vital to our Imperial life in half the world"; it was "of vast importance to us at home," it was an "Imperial question." But all this he seems to have forgotten. Let me point to the certificate of the *Times*.

The chief value of the Canadian Pacific Railway to this country is that it offers an alternative line which we can use or not as we may please. . . . Anything which threatens the security of our present route to the East will force us to turn with preference to a line of communication which will be uninterrupted and our own.*

Later, we have General Sir Andrew Clarke saying of the Canadian Pacific Railway that it is an "inestimable advantage as a communication in war, and a national advantage in time of peace." And Lord Jersey, in his report of the Colonial Conference held at Ottawa in 1894, records the grand and impressive fact that "Canada had linked two oceans—the mother-country has a half-way house for the Empire." Of the Hong-Kong and Vancouver service, Lord Granville said: "It was a most desirable thing both from a naval and military point of view;"† and at the Colonial Conference in 1897, presided over by the Colonial Secretary, a resolution refers to the Pacific cable as a "project of high importance to the Empire," a verdict supported by Mr. Austen Chamberlain in the House of Commons, who described the Pacific cable as "a great Imperial undertaking of strategic importance in time of war."‡

With these facts before us, I submit that Canada has done her duty to the Empire and is ready to do it again. Further I would say to the people of England that if with a halting and vacillating policy at home great things have already been accomplished by a small population in Canada, what will be her means for co-operation with the motherland in any grand Imperial policy if she become at once the basis for the food supply of the Empire and a recruiting ground for the Army and Navy?

It is said that Canada is growing rich and has become a nation.

* *Times*, October 25, 1886.

† *Times*, April 30, 1897.

‡ July 31, 1901.

This is true, but if in a burst of exuberant patriotism we had saddled ourselves with a liability for an annual contribution to the Navy of England, we should have been poor indeed. We should not have had the men for Modder River, Paardeberg, or Hart's River, and history might have been written differently for the eyes of European nations who have stood aghast at the reserved strength of the British Empire. England's strength, like that of the United States, lies in commerce and industrial activity. In Canada we have undertaken with a handful of people to subdue a continent; to have a population and to be a source of greater strength to the Empire, the problem lies yet before us. We must, then, first develop our transportation facilities by land and by sea so as to become commercially independent. We cannot build a line of battleships for England, nor can we help to maintain them till we have our millions of acres peopled by our millions of men. Can England afford to help us commercially to hasten this end?

The United States commercial policy gave it martial strength. That country grew without a large Army or Navy. We propose to do the same. They took the risk in their case, the risk we take is ours. As an eminent Edinburgh reviewer has said: "Canadians cannot face the burdens of the new and old world at the same time. They cannot undertake to subdue at once nature in a new continent and humanity in an old . . . It is plainly to the interest of the home country that the military relation of the Empire should be placed on a fixed basis. It is equally to the interest of the colonies that the commercial relation should also be defined."* In concert with other colonies we have proposed a policy which we believe will hasten our ability to supply men and ships so that the Empire may "hold together," come what may. Mr. Chamberlain asks England to consider that proposal. We in Canada anxiously await the reply.

CHARLES HIBBERT TUPPER.

* *Edinburgh Review*, October 1902.

HIGHLAND SOLDIERS OF THE INDIAN BORDER

OF the score or more of races from which our Indian Army is recruited, who shall say which furnishes the finest soldiers? Gurkha, Sikh, Pathan; Dogra, Rajput, Baluch; each has his merits, each has his failings, but none presents a more puzzling complex of admirable virtues and reprehensible vices, of amiable and repellent traits of character, than that Highland Cateran of India, the North-West Frontier Pathan.

The question of the origin of the race, like that of their kinsmen the Afghans, is an ethnological problem as yet unsolved. Few will now be found to uphold Bellow's plausible theory of their descent from the lost tribes of Israel, despite their own tradition, their Jewish appearance, and the existence of many Jewish names and a few Jewish customs among them. It is, in fact, difficult to assign a common origin for a race, or collection of races comprising elements so dissimilar as the dashing, alert Afridi and the stolid Bunerwal, the predatory, irreligious, Ismaelitish Waziri, and the mild, though intermittently fanatical husbandman of Swat.

The home of the Pathan is that iron barrier of rugged mountains which separates the alluvial plains of the Punjab from the bleak uplands of Afghanistan. It is known to Afghan and Punjabi alike as Yagistan, or the country of rebels, and well does it deserve the name, for its inhabitants, owning no sway save that of their petty chieftains, and finding no sufficient livelihood in the cultivation of their narrow and ill-watered valleys, sally forth therefrom to plunder with equal gusto the villages of our fellow-subjects of the King in British India, or of those of our good ally, the Ameer. The Pathan soldier of all tribes has some common characteristics which make him popular with most "newly caught" subalterns of the Indian Army; and others which too often make him the *bête noire* of more experienced officers. Perhaps one reason for his attracting the youthful staff corps officer is the fact that he speaks Hindustani as a foreign language—and therefore simply. So that young Mr.

Griffin can, by conversation, become fairly well acquainted with Private Sher Dil, from Tirah, long before he has arrived at the stage of being able to understand a single word that Bola Singh, the Sikh, addresses to him.

Apart from this, however, there is an apparent frankness and straightforwardness about the Pathan, and an absence from his speech of the somewhat servile expressions of respect customary among other Indian races, which have an irresistible charm for the young Englishman. In the tall, hard-featured, hawk-eyed "jawan," who talks with such pride of his Pathan origin, who recounts with such enthusiasm the valiant deeds of his clan in intertribal fights, and who enters into his work with such a spirit of healthy emulation, the keen young officer finds a kindred spirit, and it is only after some years' experience that he sees how narrow is the line that separates the pride of race from empty vanity, and realises that the tribal fights produce more deeds of atrocious treachery than of derring-do, and that the healthy emulation degenerates too often into childish jealousy.

The vanity of the Pathan is one of his prominent characteristics, and ridicule is to him the most unbearable of all the ills of life. I remember a case in which a young Orakzai sepoy stabbed himself through the heart with his own bayonet, for the sole reason, so far as could be ascertained, that he was tired of a life which was made a burden to him by the "chaff" of his comrades for a solecism in manners committed at a feast given to another regiment.

Let me give another instance of this abnormal sensitiveness. A frontier political was taking an evening stroll round his camp with some of the ragged tribal chiefs of his district, and being a little irritated by their vain-glorious boasting about rifle-shooting, suggested that they should give some proof of their prowess. They, nothing loth, squatted down and made some very pretty shooting at stones and bushes, completely "wiping the eye" of two sepoys—good shots—whom the political called up from his personal escort with a view to taking his boastful friends down a peg. Never a word passed the lips of the crestfallen pair for the next twenty-four hours, and never a morsel of food did they taste till time and hunger had softened the pangs born of their public discomfiture. This trait of vanity is shown, too, in athletic sports, in which one would expect the Pathan, from his physique and endurance, to excel. That he does not do so I attribute to his morbid fear of being beaten, a fear which either deters him from entering into a contest at all, or impels him, when he feels things going against him, to "jack up," and pretend that he considers the whole affair to be a childish folly unworthy of his attention.

The courage of the Pathan, whatever his detractors may say, is undoubted. None deny his dash and *elan* in a winning fight, but there are those who doubt his reliability when things are going ill, and cool pluck is more to be desired than impetuous gallantry. I cannot say that I have heard of instances in which he has displayed any deficiency in this respect, and many cases have been known where Pathans have exhibited in tough rear-guard actions a hardihood and tenacity worthy of the patient, stolid, imperturbable Sikh. Nor can any man be lacking in cool courage who would ply the dangerous trade of a rifle-thief, a trade practised by Pathans ever since rifles were invented; practised, probably, by many of our sepoy's ere they ate the salt of the Sirkar, and by a few, alas, after they have done so. The man who creeps by night into a walled camp surrounded by watchful sentries, and abstracts a rifle from a tent full of lightly-sleeping soldiers, must have no small allowance of Napoleon's "courage of two o'clock in the morning," or he must be singularly blind to the possibility of having his life let out by the bayonet of Thomas Atkins or the *kookrie* of Johnny Goorkha.

For warfare in the rugged frontier hills no man could be more fitted by nature and early training than the Pathan. In our small frontier wars we have no more useful soldiers. The little difficulty of fighting against their own people does not go for much, so long as they are not called upon to fight against their own immediate tribe. Even then they have been known to show no compunction, though they have recognised kinsmen of their own among the enemy. Desertion is the one crime which they are too apt to commit under such circumstances. When one remembers that the sepoy is armed with a rifle which commands, across the border, a price of six hundred rupees and more, one wonders that desertions are not commoner than they are. Such a sum would mean to an Afridi or Waziri ease and plenty for the rest of his life.

To watch a Pathan in action is a liberal education in the gentle art of skirmishing. Lessons in taking cover and in making the best use of ground are superfluous to a man who, from his youth up, has hunted the wary *markhor* or mountain goat, and has stalked, and been stalked by, his hereditary enemy from the next village. At the first shot fired he is off like an arrow to the nearest point of vantage, whence he can obtain a view of his enemy and remain unseen himself. His eyes glitter, his fingers are upon the sights of his rifle, every muscle is tense, every sense on the alert. Woe betide the unwary enemy who shows himself within range of his Lee-Metford.

Pathans have a system of blood feuds, similar to the Corsican vendetta, in the conduct of which they acquire a skill in taking

the lives of others, and in taking precautions for the preservation of their own, which serves them well in warfare. No man holds human life more cheaply than the Pathan, nor does he value his own at a much greater price than that of his neighbour. But he has enough logic to see that in order to slay his enemy he must remain alive himself. Therefore he makes use of methods which seem to us treacherous and even cowardly. The laws of blood-feuds vary in different tribes. With some, the feud ends with the death of the original murderer at the hands of his victim's next-of-kin. With others the murderer's next-of-kin makes it his business to put an end to the avenger, and so on from generation to generation; thus it often happens that two families wage a hereditary war, of which the origin is shrouded in the mists of antiquity. The life of the "badiwan," or participator in a blood-feud, is no bed of roses. There is no mistaking such a man. Everything about him, from the restless eyes that take in every detail of his surroundings to the nervous fingers ever playing with his weapons, betray the man who goes in danger of his life. Many such enlist in our regiments and often rise high therein, since they have no temptation to "cut their names," and return to their homes after two or three years' service, as so many Pathan sepoys do.

The behaviour of the Pathan soldier in barracks, though not bad, still leaves something to be desired. It occasionally happens that he and his cronies, irritated, perhaps, by the extortions of some vendor of cloth or of sweetstuff, taking their revenge by clearing out the bazaar, looting right and left, till the arrival of the military police puts a stop to their frolics. Such outbreaks are, however, not very common.

As Mahomedans they are not addicted to the use of alcoholic beverages, but they occasionally attain similar results by the use of *charas*, a preparation of Indian hemp. This drug produces a hilarious type of intoxication, and sometimes leads to deeds of violence to which our hardy mountaineer is already too prone. Murders, under the influence of *charas* and otherwise, are of occasional occurrence. They are perhaps less common than one would expect among men with whom the natural solution of a dispute is the extinction of the other disputant. They are almost always committed on sudden provocation, and not as the result of long-continued brooding over past injuries.

Pathan recruits for the Indian Army are drawn, as I have said, from many tribes which, though alike in their main characteristics, differ slightly in their customs, their dress, and their mode of speaking their rugged Pushtoo language. Beginning in the north, we have the various tribes embraced by the comprehensive name of Yussafzai, or sons of Joseph—to wit the Bunerwals, Swatis

and Bajauris. Buner, the country of the Bunerwals, is perhaps rather more worth living in than most of the stony wastes in which less favoured tribes have to drag out their existence. A Bunerwal who was temporarily serving his Queen in Waziristan once remarked to me with a contemptuous glance around him :—

This country contains nothing but stones, thieves, and serpents. Now in my country the hills are green with grass, the valleys are running with water, and the villages nestle among trees. You should take leave, sahib, and come to my village and shoot the countless partridges and the markhor that swarm upon the hillsides.

I suggested that some of his fellow-tribesmen might possibly be less hospitably inclined towards me than he was himself. But he laughed such gloomy forebodings to scorn, saying that if a hair of my head were injured neither he nor any of his numerous brothers would rest till I was avenged. I thanked him for his kind intentions, but utterly failed to make him understand that it would be but a slender consolation to my sorrowing relatives even if he mowed down the whole tribe of Bunerwals. I had an opportunity of visiting this paradise, however, a couple of years later, when a force under Sir Bindon Blood went in to exact retribution for their share in the unprovoked attack on the Malakand in 1897. And really, for a Pathan, my friend had exaggerated surprisingly little. The mountain sides were clothed in abundant verdure, and teemed with game—oorial, markhor, black partridge, grey partridge, sand-grouse, and seese (rock partridge). The valleys were well supplied with running streams, and seemed extremely fertile, and the villages were large, well built, and—an unusual thing on the border—unwalled. This last would seem to show that the Bunerwals do not steal much among themselves or that their system of blackmail works well.

The main body of General Blood's force entered Buner by the Tangai Pass, traversed all the more accessible parts of the country, burning the villages of sundry of our more prominent enemies, and made its exit by the Umbeyla Pass, the scene of desperate fighting in 1863, when Chamberlain's force went in to deal with the "Hindustani fanatics," a colony of religious enthusiasts who had made their down-country homes too hot to hold them, and had formed a cave of Adullam in these Northern fastnesses. Considering the great fighting reputation gained by the Bunerwals in the Umbeyla Campaign, when the Crag Picket, a rocky bluff standing out among the densely wooded eminences of the pass, was taken and retaken some half dozen times, the feeble resistance offered to Sir Bindon Blood's force came as something of a surprise. No doubt the overwhelming size of the force, and the artistic way in which several passes were threatened at once, had something to do with this. But it must be remembered too that in '63 half

Pathandom was gathered together to help the Bunerwals in what was looked on as a religious quarrel, although it had its origin, as usual, in questions of *meum* and *tuum*.

The Bunerwal, though a good fighting man, is much more of a herdsman, cattle-breeder and trader than a cateran. He has a reputation among other Pathans for slow-wittedness and simplicity, and is usually somewhat of a butt in a regiment. An Afridi told me a malicious tale about the introduction of camels into Buner. It seems that an adventurous camel once found its way across the passes into the country of these simple folks—though in truth the passage through a needle's eye would seem the easier feat. The inhabitants were filled with surprise at the sight of this strange visitor, and were, moreover, deeply shocked that he should be going about in an unclad state. So they constructed for him a pair of nether garments. The perplexed animal, after the manner of camels, went forth to graze, and naturally tore his breeches in the process. They were repaired at the public charges on many occasions, till at last the Bunerwals, feeling that their guest was an insupportable burden on their finances, gently but firmly expelled him from their country.

The Swati, next neighbour to the Bunerwal, is physically his inferior, however much he may be his superior intellectually. The Valley of Swat, to which the Malakand Pass, another of our border battle-grounds, gives access, is in its lower part broad and fertile, being watered by the considerable river which gives its name to the country. Rice is the chief crop, and is of a quality which causes it to be in high request in the Punjab. The inhabitants are peculiarly Jewish in aspect, immoral in their habits, and, though ordinarily peaceful, are liable to fits of furious fanaticism, as they showed in 1897 when their "Mad Mullah" worked them up to make their all but successful attack on our Malakand position. In this they were helped by the Bunerwals, and by various sections of the Bajouris, who live close up to the Afghan border, to the west of our route to Chitral, comprising several septs, all first class fighting men, and all ruffians of the reddest dye.

The Mamoonds are perhaps the bravest, best armed, and most evilly disposed of the Bajouris. They gave an infinity of trouble in 1897, when a brigade under General Jefferies had the difficult task of punishing them. Not many of them have, so far, enlisted in our regiments, and as a consequence they are still in a state of semi-savagery. For as I shall try to show in speaking of the Afridis, intercourse with the British undoubtedly exerts a softening influence on these wild hillmen, causing them to forego such customs as the mutilation of dead enemies and the torture of prisoners.

Turning southward we come to the Mohmands, not to be confounded with the Mamoonnds. The Mohmands are a numerous and powerful tribe inhabiting certain barren hills north of Peshawar, to the east of the Kunar River, which separates them from Afghanistan. So far as I have seen them, they are not an attractive race, although they make useful soldiers. Any specimens I have met have been burly of figure, slow of speech, and serious, not to say sullen, of demeanour. They were the aggressors on the occasion of the fight at Shabkadr in August 1897, when, after attempting in vain for several hours to overwhelm a battalion of Native Infantry, they were in their turn overwhelmed by a regiment of Bengal Lancers, aided by a Field Battery, which artistically dropped shells a little ahead of the cavalry as they executed a dashing charge on their flank.

The tribe which comes next in geographical order—that of the Afridis—is the type of all that is best and worst in the Pathan. If one were seeking for instances of the finest deeds of valour, of the most daring robberies, the most admirable acts of loyalty and devotion, or of the blackest treachery, the annals of this famous—some would say infamous—tribe would be more likely to furnish them than those of any other. In courage, physique and intelligence the Afridi stands pre-eminent among Pathans. And if in past years he has used those qualities to our great loss and damage, he has in some measure made up for it by supplying many thousands of valuable recruits to our army. And these same recruits, returning to their mountain homes after faithful service, have carried back to their kinsmen civilising influences, so that the modern Afridi no longer deserves the sweeping condemnation showered upon him by General Macgregor, who described him as a “shameless, cruel savage,” a “ruthless, cowardly robber,” and a “cold-blooded, treacherous murderer.” In our Tirah Campaign of 1897 several of our men fell into the hands of the Afridis, and were well treated and cared for till the campaign was over. And in no instance were the bodies of our killed subjected to the horrible mutilations of which some other tribes are guilty.

The Afridis have been a sore thorn in our side ever since our acquisition of the Punjab brought us into contact with them. The important position they occupy round the Khyber and Kohat Passes, no less than their predatory habits, accounts for this. A corps of irregulars, the Khyber Rifles, was raised among them for the guardianship of the Khyber Pass, a duty which they performed fairly well till 1897, when the general tribal rising culminated in the seizure and burning of the Khyber forts, in spite of the gallant defence made by the Afridi garrisons against their own kinsmen. The avenging of this outrage by the army which invaded Tirah under Sir William Lockhart is a matter of history. Since then

the guarding of the Khyber Pass has been again entrusted to the Afridis in the form of a reconstituted Khyber Rifles, with an increased number of British officers.

This country of Tirah, unseen by English eyes till Lockhart's army forced its entrance by way of Dargai and the Sampagha and Arhanga Passes, is the summer resort of the Afridis, who in the winter desert its snow-clad heights for their caves and fortified villages in the Bara, Bazai and other valleys. And a beautiful country this Tirah is, if one could only enjoy it with a fair prospect of surviving more than a few hours. But short of a complete occupation, an undertaking far too costly in money and troops to be seriously thought of, no measures could possibly enable us to take advantage of this cool and delectable Switzerland of the Frontier.

Numerous as our misunderstandings with the Afridis have been, none of them have had their origin in religious fanaticism. They are the least priest-ridden of men. Their disregard for religion is a byword. There is a tale of a bold priest who tried to wean them from their heathenish ways, and unguardedly recommended the setting up of shrines over the graves of holy men, at which they might pray. So, having no holy men of their own, they slew the bold priest and made a shrine of his grave.

Near neighbours, and perhaps, although the Afridis scornfully deny it, near kinsmen, are the Orakzai. They share most of the Afridi characteristics, but are in many ways an inferior race. They lack especially the "thorough-bred" appearance of the Afridi, having a coarser type of feature and a less lithe and graceful appearance than the latter. When not engaged in weaving plots against their common foe, the Feringhee, they are the bitterest of mutual enemies.

Proceeding further South, and passing over minor tribes, like the Bungashes and the Populzais, we come to the great Waziri tribe, of which there are two main divisions, the Darwesh Khel Waziris and the Mahsud Waziris. These two sections are very much alike—alike in their customs, their appearance, their dress, and their truculent predatory nature. The features of their rugged, inhospitable country are reflected in their character. A sea of tumbled brown strata, unclothed by any scrap of vegetation—such is the impression given to the eye by the greater part of Waziristan. Here and there, it is true, one finds a kind of oasis where the life-giving water reaches the surface and creates a patch of green which seems, by contrast, like a glimpse of Paradise. The upper slopes of the highest mountains, too, are covered with pines and holly oaks. But such places only serve to accentuate the hideous barren nakedness of the great bulk of

the country. Having once seen it, one ceases to feel any surprise at their mode of life. Having no goods of their own, and no means of producing them, they naturally enough devote themselves to acquiring those of other people. They believe in "the good old rule, the simple plan," which held good in our own Scottish land till not so many years ago.

A raiding party of Waziris on business bent is a sight which is naturally not often seen, but once seen is not to be forgotten. It consists as a rule of twenty or thirty men, lithe, active, catlike in their movements, clad in flowing cotton garments once white, but now harmonising with the general drab monochrome of the hills. In winter they wear long sheepskin coats, skin outermost, girded at the waist with a cotton girdle. Each fourth man carries a bag of flour to serve as sustenance till the raid is over. The rest have no impedimenta save rifle, slung butt foremost over one shoulder and the long keen knife in the girdle. Silently, crouchingly, they wind in Indian file over the stony tracks, their grass sandals making as little noise as the velvet pads of so many leopards. Forty or fifty miles in a night is nothing to these tireless, sinewy men. And wideawake must be the British officer, and hard as nails must be his men, if he would baulk these caterans of their prey, or intercept them as they hurry to their strongholds with their booty of cattle or of merchandise—laden camels.

At the present time the Waziri is more of an unredeemed savage than any other Pathan. No scruples of honour, no regard for the laws of hospitality, no ties of blood-relationship even, seem to check his wild-beast passions. A man will murder his own brother to gain possession of a coveted rifle, or sell the life of his dearest friend for a trifling bribe. They were Darwesh Khel Waziris who committed the terrible outrage at Maizar in 1897—the earliest of the outbreaks of that eventful year. A small force of three hundred men went to Maizar as escort to a political officer, and was resting in that village while the British officers were being entertained by the people of the place. Suddenly a hot fire was opened on them from short range, and it was only through the steadiness and gallantry of the officers and men of the force that it escaped total annihilation. Few Waziris have so far enlisted in our army. They do not take kindly to the restraints of discipline, and the enforced cleanliness of military life is repulsive to them. But under strict discipline they are said to make good soldiers, and doubtless an increasing number of them will come forward as recruits in the course of time.

There seems little doubt that as time goes on the independent tribes of the frontier are coming into closer and closer

touch with us, and are getting to understand us better. They no longer suspect us of designs on their territory or independence, and recognise the fact that all we want of them is orderly conduct—and co-operation in the event of an enemy from farther north advancing on their territory and ours. And much will that enemy endure at their hands, whether they meet him as disciplined soldiers of our Indian Army, or hang on his flanks as independent banditti of the hills.

D. M'L.

THE ANTI-IMPERIAL POLICY OF AUSTRALIA

It is useless to shut our eyes to facts, and no good end can be served by pretending that the people with whom we have to deal are influenced by pure and disinterested affection for ourselves, when, in reality, they simply regard us with indifference as mere outsiders. The long wrangle about the Naval Agreement, which has just been ratified by the Federal Parliament after a debate of a most acrimonious character, ought to suffice to show how little reliance is to be placed on Australian professions of loyalty to the Imperial ideal. It must not, however, be supposed that there is not a great deal of real fidelity to that ideal among the people of Australia; but the Empire is a long way off, and the people who are most concerned with shaping the policy of the country are least accessible to sentimental considerations. It is extremely hard for anyone who has spent a lifetime in Australia to realise how extremely small and parochial are the local affairs about which he is in the habit of interesting himself.

It is impossible otherwise to account for the amazing clause prohibiting the letting of mail contracts to shipping companies employing other than white crews, thus shutting out the great Peninsular and Oriental Company, which ran the first mail steamers to Australia, and all the other companies in the Indian trade, to say nothing of the Orient-Pacific Company, which shares the present contract. The Federal Premier told Mr. Chamberlain that the provision was inserted "to encourage British seamen," but he forgot to add the fact that the British seaman is almost non-existent in his country.

It seems to be an act of the purest benevolence on the part of Sir Edmund Barton and his colleagues, who go out of their way to encourage the British seaman, and protect the British shipowner against himself by preventing his employing "men of a race less adapted for maritime purposes." It might occur to some benighted persons that the shipowners are at least as capable as Sir Edmund and his colleagues of deciding who are adapted for their purposes, but then they employ the Lascars "for their own

profit," and they can hardly be expected to take a dispassionate view of the matter.

In fact, the shipowner is so hopelessly stupid that, for the sake of a supposed saving of a few pounds a month in wages, he will man his ships with bad sailors, when he can get good sailors for a little more, and of course take all the incidental risks. It is not by any means proved that the hereditary sailors of Western India, who are known as Lascars, are really less adapted for their work than other men. There are stories of their supposed cowardice, and inability to bear cold; but stories at least as bad have been told about crews composed of white men. On the other hand, there are records of the old Indian Navy which anyone can see, and they show that the Lascar crews of the East India Company's ships were second to none in courage, discipline, or endurance, and the events of the last few years have proved that the men in the service of the Peninsular and Oriental Company are in no way unworthy to be their successors, and follow in their footsteps. Nothing is easier than to make assertions about things not generally known.

The general impression in Australia is that the dark skin, if not exactly the brand of Cain, is certainly a sort of "brand of cheapness," which is very much worse in the estimation of the more enthusiastic advocates of the colour-line. All the members of the Federal Ministry but two are (or were, for one has resigned) lawyers; and it is really one of the most incomprehensible things in this incomprehensible country that men with precise legal training can gravely talk about "black curses," and "yellow agonies," as if the colour of a man's skin were of the smallest consequence before the law. No attempt has, in fact, been made to define "colour" in the legal sense, and it would probably be extremely difficult to frame a definition that would hold water. It is not generally known out of India that the Aryan native of that country considers himself a white man, and he has good grounds for his opinion, as the oldest Sanskrit literature clearly shows, if anyone concerned cared to look for evidence. It is certainly not scientific evidence that will satisfy those who are seeking to exclude the people of British India from a share in the opportunities afforded by one of the largest and most sparsely peopled territories of the Empire—a territory with only one thousand inhabitants to every mile of inhabited coast-line, and less than one and a half to the square mile of area.

It is humiliating for the inhabitants of such a territory to be forced to confess that they cannot compete in their own country with the pestilent outsider, and are consequently forced to make stringent laws to keep him out. It quite upsets old-fashioned

economic ideas of people bred in the old world to find that four millions of people feel themselves so much crowded on an island continent with an area of over three million square miles that they are compelled in self-defence to pass stringent laws against the immigration of possible competitors in the labour market. It is humiliating for any civilised community to confess that it is unable to keep the supremacy in its own labour market without penal statutes to keep "inferior races" at a distance. It is not easy to understand why the superior race, if it is really superior, is unable to hold its own, and more than hold its own, by its own natural forces, without the help of the statute law, and it may some day become a question whether the rest of the world will allow a community so microscopic to continue its policy of shutting out all the rest of the human race from such a vast territory. The provision with regard to mail contracts is a new departure.

The Australian Colonies have never let contracts for the carriage of English mails. The existing contract for the Suez service was made by the Imperial Post-Office, which received a small contribution in aid from the separate Australian Governments. It is quite an open question whether that contribution could not be continued, since the Australian Postmaster-General is not a party to the contract; but the avowed object is to force the whole world to adopt and comply with Australian prejudices. Natives of India are not to have equal rights and opportunities with other British subjects in Australia if it can be prevented, and it remains for the India and Colonial Offices to decide how far one group of self-governing colonies can safely be allowed to go in asserting its independence of the Empire as a whole.

It is evidently the intention of those in authority in the Commonwealth, in spite of their professions of loyalty to the Empire, to secure as large a measure of independence as they can, and this question of the employment of Lascars on mail-boats affords an opportunity for the Imperial Government to make its position quite clear. It has an undoubted right to protect the people of the Empire as a whole, or of any part of it, against oppression by those of any other part. The attempt to deprive Lascars of their right to work is undoubtedly an act of gross oppression. Is it yet too late to disallow the Postal Act in which the provision is included? If so, there is plenty of time to instruct the Governor-General to reserve the Navigation Bill, which is announced as part of the Federal Government's programme for next year (if it should pass) for the Royal Assent. Many things will certainly happen before that time comes, and a general election will be one of them; for the Federal Houses are moribund. The result cannot be foreseen with any

approach to certainty. The one thing that has become apparent is that the Government has made itself detested by all parties throughout the country, and will not be returned with even its present shadowy majority at its back. Its own members, especially Sir Edmund Barton, the Premier, will find it very hard to secure their seats.

The whole thing is in a state of the utmost uncertainty and doubt. There are no recognised party divisions in the country on which it is possible to count. The only party which really knows its own mind is the Socialist, or Labour party as it is called, nominally representing the political labour leagues, and really controlled by three great trade unions: (1) The Australian Workers' Union, of quite uncertain numerical strength, supposed to consist of all the men working in the bush; (2) The Miners', with strongholds in the New South Wales coalfields, Ballarat in Victoria, Broken Hill, and on the West Australian goldfields; (3) Maritime Labour Federation, which includes the Seamen's Unions, and all those concerned with the loading and discharging of ships. These are really only paper organisations, and it is very doubtful whether they represent one-twentieth of the total number of votes on the roll. The collapse of the engine-drivers' strike on the Victorian Railways was a shocking example of the impotence of political trade-unionism. The party is not the less a force to be reckoned with, since it gives its support "in return for concessions," and can always be relied on by a weak government on a critical division if it gets its price. It wishes to treat natives of India as "coloured aliens." Its next attempt will be to drive British and foreign shipping off the Australian coast to the great injury of Imperial interests. Will the Colonial Office submit to that?

JAMES REID.

BONDI, NEW SOUTH WALES.

IRISH UNIVERSITIES AND THE ALLIED COLONIAL UNIVERSITIES CONFERENCE

READERS of this Review will be familiar with the proceedings of the Allied Colonial Universities' Conference from the official report published in the August number. By the courtesy of the Editor I am allowed an opportunity of indicating how the Conference, and the movement in which it has been the initial stage, may exercise a wide-reaching and salutary influence upon the vexed problem of Irish university education.

The promoters of the Conference were primarily concerned with the universities and colleges in the King's dominions beyond the seas, and, in the nature of things, can have scarcely taken into account its effect upon academic conditions in the Sister Island. But it is characteristic of all large and fruitful schemes that they carry with them consequences which their originators had only partly anticipated. The primary object of the Conference, as set forth in the first resolution passed on July 9th, was to establish certain relations, especially for the furtherance of "post-graduate study and research" between "the principal *teaching* universities of the Empire." Delegates were accordingly invited from these universities and their constituent colleges. But Ireland at once presented a difficulty. Outside of Dublin University (which in fact, if not in theory, is identical with Trinity College), there was no teaching university which could be asked to send representatives. The Committee therefore invited the two larger Queen's Colleges, Belfast and Cork, to take part in the proceedings. Cork was represented by its President, Sir R. Blennerhassett, and Belfast (in the unavoidable absence of its President) by myself. In the Report the two colleges appear under the heading "Royal University of Ireland," but, strictly speaking, this is incorrect. The Royal University is, like London University in its older form, a purely examining and degree-conferring Board, and has no constituent colleges. By its constitution it ignores the existence of any teaching bodies (except in the preparation for medical degrees), and receives within its

fold all and sundry who can pass its examination-tests. It is on the singular academic situation thus created that the movement inaugurated in the recent Conference may powerfully react.

In explaining my view more fully, I desire to avoid the controversial and political issues which complicate the question, and to deal merely with its educational aspects, as they present themselves to one whose connection till recently was entirely with the English university system. Owing to historical causes, which are too familiar to need repetition here, Irish education, in its higher developments, is affected by an unfortunate spirit of sectionalism which hampers its full and vigorous development. The only teaching university in the country, that of Dublin, occupies a remarkable position. On its greatness as a seat of learning, and as a nursery of orators and statesmen, it would be merely impertinent for an outsider to dwell. Members of the Conference were favoured with a taste of the wit and eloquence that are traditional within its walls in the speeches of Dr. Mahaffy. But "Trinity," *clarum et venerabile nomen* though she be, is not a national university in the same sense as Oxford or Cambridge. She has indeed thrown open her doors freely to all comers, without distinction of class or creed. But, as far as appears at present, she cannot make herself acceptable to the mass of the Irish people, who accept on educational questions the guidance of their Church, without a revolution that would transform her almost beyond recognition. Naturally enough she refuses to accept this situation, and in the struggle to enforce her claims as the national home of learning, she is led to hold somewhat jealously aloof from all other centres of academic life in the island.

The principal of these centres are the three Queen's Colleges of Belfast, Cork, and Galway, and University College, Dublin, which is under the management of the Jesuit Fathers. Up till 1882 the Queen's Colleges had a common bond in the Queen's University, of which they were the constituent members. But with the dissolution of that university they became isolated units, divergent in their surroundings and their needs. Many of their professors meet one another, and those of University College, on the examining Boards of the Royal University, and are personally on the most harmonious terms. But association for a few weeks annually in Dublin cannot produce common ideals and methods, especially among examiners who have no voice in the government of the institution to which they are attached. Moreover, outside these four colleges, which are directly or indirectly supported by the State, there are several theological colleges and a miscellaneous number of private bodies which send up candidates for the Royal University examinations.

Thus, over the Irish academic world, full as it is of intellectual

ability and enthusiasm for the "things of the mind," there falls everywhere the shadow of sectionalism. How deeply the evil is felt, and how ardent is the desire to remove it, appears clearly in the evidence given before the recent Royal Commission on Irish University Education. But none of the witnesses could have anticipated that an outside movement was so speedily destined to take shape, which may co-operate towards this end. The very basis of the Allied Colonial Universities Conference was the recognition of a common aim in all academic bodies, however diverse in age, in type, or in geographical position. Its promoters had floating before them the magnificent conception of an imperial academic organism, in which Oxford would have its function beside Sydney, and Cambridge beside Montreal. The essential solidarity of university education in all quarters of the globe where the British flag flies was the animating idea of the whole gathering, and found eloquent expression from the lips of many of the speakers.

It is this conception of the solidarity of university education in its diverse forms which, above all things, needs to be pressed home upon Irish public opinion at the present moment. Nothing could be more beneficial to the units into which her academic life is now sundered than to be caught up into the sweep of a comprehensive and centralising movement. It has even been to the good that representatives of Dublin University and of the Queen's Colleges should have been summoned together to a Conference where the questions in debate were not in any way distinctively Irish, but affected equally all universities throughout the Empire. And if, on the permanent Council which is to be formed to carry out the objects of the Conference, it is found possible to perpetuate a similar joint representation, a still greater step in advance will be made.

And now I come to what is the most important consideration. The Conference, as stated above, had as its object the drawing closer together, for certain purposes, of "the principal *teaching* universities of the Empire." It was therefore only by a liberal interpretation of terms, a wise regard to the spirit rather than the letter, that any academic body in Ireland, outside of Dublin University, could be included in its membership. The most distant dominions of the King—Tasmania, New Zealand, Manitoba—sent their representatives; so did the most modern teaching universities—London, Wales, Birmingham. Yet Ireland, apart from "Trinity," might have been left, had the Committee not strained a point, entirely in the cold. And while things remain as they are, she can never take her proper place in an educational council of the Empire.

Thus, entirely unconnected with current Irish controversies,

and since the publication of the Report of the Royal Commission, a new cause has arisen to give increased urgency to the demand that the Irish colleges, at present isolated from one another, should be affiliated to some university or universities. With the respective merits of the various solutions that have been proposed I am not called upon to deal. Whether the "Royal" should be reorganised into a teaching university, with constituent colleges; or a Roman Catholic and a northern university should be created side by side; or Dublin University should be so reconstituted as to embrace more than one college—all this is for statesmen and administrators to decide. The one point which, for my own part, I wish to emphasise, is that, unless a Teaching University replaces the present Examining Board, Ireland will occupy an inferior position in the Imperial educational council to countries which were uninhabited wildernesses when she was already famous as a seat of learning and of art.

F. S. BOAS.

CIVIL OFFICIALS IN NORTHERN NIGERIA

WHEN the energetic young barrister from the Temple signs a contract with his Majesty's Government and, in consideration of a salary, part of which it is possible to save, becomes a Resident in Northern Nigeria, an officer of the Supreme Court there and a candidate for the quick promotion which invariably accompanies service in the tropics, he is surprised to find on receiving a list of necessary articles from the Colonial Office that he must call on a military tailor and ransack some military equipment store or other for his kit. But after being a few months in the country he realises the immense importance of a uniform; in fact, it is a necessity, for when two hundred white men are pulling the strings of government among a people numbered by tens of millions every unit must be made the most of. If a man be small he must wear a big helmet and ride on a horse; if his feet be large he can all the better carry a massive pair of leggings; if he be clean-shaven, the sooner he loses his razor and has to grow a beard the better.

So small is the number of civilians in Northern Nigeria that there is no club or headquarters, no organisation whatever for social intercourse, and there is little time to think of such things. But all civilians are welcomed as honorary members of the regimental mess, that mess which is never so happy as when its members are going away one or two at a time, to get that experience of modern might for which they are willing to risk their lives and constitutions. It is an ever-changing mess. A new president every few weeks; sometimes a score of men, sometimes only three, but, many or few, each man sits down to dinner in solemn state, with his boy behind him. Members come every fortnight, the mail-boat always brings them in, and members go every day, for leave, on expeditions, to outposts and to hospital. The building is not palatial—merely a small wooden bungalow, containing the mess-room, ante-room, and a verandah. Here the soldier and the civilian, the accountant, the storekeeper, the surveyor, the doctor, in fact, one and all of the little band of white officials, can see the papers and read *Reuter's* telegrams—

the news of the world seems very real when it is condensed into ten words twice a week. At the mess one meets with new faces, some white, some browned, some yellow, and some quite pink and fresh from home. Men who have been hard at it all day feel the grip of that strange bond which unites all white men in the tropics—the bond of the knowledge that every meeting may be the last. It is not good to think of that; but it is good to be together; the civilian grows accustomed to wearing khaki and white drill, acknowledges salutes, plays polo and is helped in his work by all the traditions of the service.

The new-comer soon finds that the comforts of the military headquarters are not much greater than those of a campaign, and that the comforts of the civil quarters are only a little better. True, the houses sent out for military officers are handed over to civilians, and the soldier goes on managing with his old one, long since condemned. For the civilian has first claim, he is stationed at headquarters more permanently; his work is more sedentary, the strain of attention is less intermittent, than in the camp. Still, a wooden house is but a wooden house in the sun, and much luxury is not possible on the scale the exigencies of ways and means and estimates allow.

Free quarters, furnished quarters, sound very well in Downing Street, but when four have to live in rooms designed for two; when seven must sleep in the hut designed for four; when away from headquarters, a tattered E. P. tent, a grassmat enclosure, a mud-walled hut or a green canvas tent, seven foot square, are each of them veritable achievements; when in the houses provided at headquarters the tornado hurtles through window-frames, innocent of glass for months; when the daily storm drips through the roof; when the Treasury itself with all its precious figures has to be hurriedly protected with tarpaulins and ground-sheets; when doors have no latches, tables no legs, washstands no tops, chairs no bottoms; it is little material comfort, though a great encouragement, to know that the High Commissioner himself has nothing better, and the promising barrister weighs his "poor-quarters compensation" allowance in his hand and orders out a set of compactum folding furniture from his agent at home.

This follows him round the Protectorate for some months, and next tour he brings a set out with him. So surely as the first-tour man wears his revolver, so surely the second-tour man brings his own furniture. The Downing Street regulations may tell him he will have a bed issued to him at Burutu on the coast; but if there are only ten beds in the store at the time to send down for twelve men, two of them wish they had brought one of their own. Of course there may and there probably will be more

in hand when they reach the storekeeper at Lokoja; but that does not help the five days journey up from the sea much.

Many a man's first introduction to the country is five nights on the deck. There are no cabins, the beds are set in rows on the deck at night, and he picks up tip after tip about sleeping, eating and drinking, as to each of which every man, when removed from the levelling influences of civilisation, has his own peculiar notions. The day passes quickly, for he does everything for himself and counts and recounts his belongings. He slowly realises how much the unnoticed comforts and conveniences of civilisation mean to a man, how great a part of the day is taken up with arranging for and attending to the common needs of existence, and he looks eagerly for a likely boy at Onitsha, the first stopping place after leaving the Delta.

Half a dozen come on board all appearing to his unpractised eye equally undesirable, but under the guidance of a doctor who has been out before, he selects two. One, a "valet," who produces a bundle of testimonials all earned in a few months and who asserts that the different names are all his or rather the names which he has acquired according to the whims and wishes of his many masters. And another, whose fingers are itching for the frying pan, whose yellow eyeballs roll and who bubbles at the mouth as, with arm outstretched, he gives the list of his possibilities, from seven soups to seven sweets and seven different "devils." The one can fold clothes, clean forks, wash plates, dress a table and knows all the mysteries of the bath, the razor, blanco and grease, yea even that last night's clothes which are still "cold" must not be put on again until dinner-time, and that blankets, pillow-cases and pyjamas want spreading on the verandah rail in the sun until they are "hot too-much." The other is indeed a jewel, for he can bake bread, knows all about the sour dough leaven, and can make those small cakes which white men like in the afternoon; he can wash, yes, he can wash even the blankets—the heavy ones, and "hirening" is his delight; he also knows more Hausa than the "valet," besides a smattering of Yoruba, Fulani and two other weird unholy tongues, best of all he can neither read nor write.

Asked for characters, the "valet" asserts with frank untruthfulness in his happy face that some "teefman" stole them yesterday, the fact being that good wine needs no bush, and he could well afford to sell the writings to less accomplished rogues. He also tells his employer that amongst his other advantages he is not a "God-palaver boy," and that finally clinches his engagement, for it is a lamentable fact that the boys trained in the Protestant Missions over there have not as a class earned a good name for the very necessary respect due from a black man to a white man. The

bargain struck, the "valet" takes the keys, and a general overhauling of belongings occupies the rest of the day. For the first time in his life the middle-class man knows what it is to be waited on hand and foot, to have his servant watch him like a dog, evidently noticing nothing but the needs of the new master who has such a lot of clothes, who has already "dashed" him a waistcoat, a claspknife, and a piece of red-checked cloth, and who promises him a pair of trousers when the tailor comes along. He finds his bed, bad as it is, better made than it was last night, and that the lad really does understand the "palaver" of the mosquito net—how to hang it up and how to tuck it in; he finds he likes having his clothes quietly taken from his hands one by one as he stands behind the funnel getting ready for the night; and he falls asleep feeling that his new life is beginning in earnest. Arrived at Lokoja, he gets a bed, reports himself, registers his rifle, ascertains he has three days to wait before going up to his Province, does a great deal of unnecessary walking about and realises he is in a new world.

A week ago he bumped his head against the machine-made carving of the bath-room dado on the ship; now his bath is heated in a meat tin, for the store is out of kettles and he is not yet willing to risk the small enamelled one from his canteen basket for the furious fire of logs on the scooped sand. A week ago he switched on the electric light in his cabin without getting out of his bunk; now he wedges a quarter of a candle into his folding lantern, blessing the man who first discovered the transparent but unbreakable talc. A week ago he had his soda water from the icebox; now he gets his water half cold from the condenser in a cement keg, and sings a hymn to the brain which invented the convenient and portable sparklet. He watches the "valet" sitting on the ground with his much scarred legs stretched straight out, happy in a waistcoat and loincloth, lavishing blanco on a pair of canvas boots, and he thinks of the neat maid who answers the bell at home. He likes the croak of the nine-inch lizard on the ceiling, shudders at the bound of the half-ounce spider off the bed, thinks something fatal will happen while he watches his cook bartering for fowls, scolds the "valet" for killing chickens in a brutal way, eats his new mysterious food with interest, and, after five days on planks, finds a compactum bedstead eighteen inches wide with all its perils, the most comfortable thing on earth.

In the morning a police orderly, in a uniform which reminds him of the inane golf links, brings him a note from His Honor the Chief Justice, and he walks across to find a man sitting in his shirt-sleeves with his papers at one end of the table and the remains of his breakfast at the other. Younger than expected, but full of

special wisdom, as the new-comer finds after he has told of the Temple, the ship and the trip up river. He learns much of the people and his duties, much of proclamations and the reasons for them, of the scheme of legislation, and the scope and limits of the Supreme Court. He gets a general idea of the line where English Law gives way to that of the Mohammedan. He hears much of native courts, of the nursing of the system of the Fulani, which, shorn of so little, will take its old place at the top, and he listens to a kindly homily on the difficulties and need for tact in the present state of transition from soldier to civilian. He learns much of servants and equipment, of "chop boxes," of simple precautions against thieves, of woollen clothing, of the fatal few minutes in the sun without a helmet, of the treacherous cool wind at sundown, of the danger of a cold bath, of the advisability of dressing every day for dinner—if only as a general tonic, of the chicken run, the scarcity of vegetables, the danger of unboiled surface water, and above all the necessity of taking things quietly and of leaving all household details to the boys.

He dines at the mess, keeps his eyes open and his mouth shut, even refusing to sing, which he regrets afterwards, but when the senior officers are playing bridge in the corner of the verandah, he finds the fellows want to hear, so he tells them all he can remember of the latest small-talk and gossip in the week he left. Just as he says good-night he is introduced to the lieutenant who is to command his escort and take charge of the garrisons in his province, and accepts his invitation to breakfast in the morning. As he walks home, helmet in hand, his boy a few yards ahead with the lantern, as he hears the grasshoppers and the deafening frogs, watches the flitting glow-worms, listens to the shrieks of the midnight dancers coming on the wind from the native town in front, turns his head in the darkness to the monotony of the tomtom on the belated canoe, is challenged at the guardroom, again at the canteen, and again as he passes the treasury, he begins to realise how thoroughly he has stepped into a new life during the last seven days—and he says nothing in his letters home about the escort and the missing bed. He has made many friends and earned many good opinions before the mails are ready and the little fleet of canoes pushes off for the long trip up the Benue River; and, with his boys sitting in glee on the baggage, he sets out on the tedious journey to his province with a light heart and a strong determination to earn promotion whether it comes or not. There we can leave him.

He will "take over" from the man he relieves, and find so much to do that he will rise before the sun and fall asleep in respectable time after dinner. He will hold his courts and make his tours. The time will pass as time only can for a busy man

whose heart is in his work. Everything will not go smoothly. He will worry a little over the first few sentences he inflicts, and wonder whether they were just. He will grow irritable, everyone there does grow irritable, and at times will not be on speaking terms with the officer commanding the station—the only other white man within a hundred miles. He will have fever and get over it. He will get paler and thinner. His gums will be white, his feet will be cold. He will be well ready for his leave when it comes, but will “hand over” to his successor with regret.

On the way down to the steamer he will read again the official confidential instructions he received on taking up his duties, understanding them more fully than he did then, and he will realise how much the man knows who wrote them. He will leave his boys on board wages with the Roman Catholic Fathers at Onitsha; but they will come down to Burutu to see him off, taking back with them their boxes full of parting gifts, and a wholesome recollection of the great white man's canoe like a big island, full of houses in rows, of the “big big bath that you no fill with kettle at all,” and of the wonderful ovens in the ship's kitchen “fit to creep inside.” He will rest and gather strength all the way home, feeling that the climate and food have affected him far beyond the compensation of the pay; but he will have that greatest of all compensations—satisfaction with himself.

This is the real work of empire-building. A man gifted with abnormal genius seizes the opportunity and starts the organisation, but without men, just as without money, the organisation will collapse and the opportunity will be lost. Northern Nigeria is calling to-day for men. The country has been in the hands of the soldier for several years, the soldier cannot safely leave it yet; but it is time the civilian made a start, it is time he prepared for the day when he will enlist the disbanded Hausa in the new police. Military administration is the only possible one in the beginning. When no right is recognised but might, it is useless sending right alone; but when might has done right long enough to accustom the people to obey right for itself alone, then might's work is done.

When the time arrives for the native to prefer the hoe and the axe to the spear and the arrow, then the subaltern will leave his revolver, coated with vaseline, in his box and turn his attention to the study of foolscap, learning to explain instead of to command, to summon instead of to seize. The sooner the change can be effected the better, for though at first sight the military organisation of stores and transport seems more effective, the civil system will be as good in time, and work on cheaper lines. At first it can only be expected that there will be blunders, for new

ideas, new methods, always lead to a certain measure of error and mistake; once, however, the new machinery has been fairly started the return for money spent will be greater and more lasting. Under a military administration, an army must be maintained, not only sufficient for obvious needs but for all reasonable possibilities, and if a country is to be governed by undisguised force, the power of that force must never be allowed to weaken, rather must it increase as its influence extends. On the other hand, the civil administration, though needing the fullest attention until it is organised and in working order, would require less and less attention from home, less and less outside assistance as it extends.

Moreover, the soldier would have to be paid from London longer than the civilian, for while the people would willingly find money for the power of the court, they would bitterly resent finding money to maintain the soldiers set over them; this resentment would smoulder for generations and ultimately break out in open rebellion when least expected. Northern Nigeria must not be the Russia of Africa, there must be no Nihilism added to the terrible secret societies of the negro, and the Government needs no political opposition to make it fully aware of that; but for a civil administration there must be civilians, and for a time they must look to the soldiers for assistance. The people must in time be not so much governed as led to govern themselves, just as in time they must be led to provide the money for the expenses of government themselves. The soldier and the grant in aid are both necessary, and vitally necessary for a time, but not for all time.

The presence of the white man must be not as that of a despot, not as that of an owner, but as that of an experienced adviser. The white man must come as an expert in government, engineering, trade, economy, justice, and finance. There need be no fear of the Hausas not wanting such assistance. True, they will never need labour; the artisan, the artificer, the farmer, will never rear his children there; but for governors, judges, doctors, engineers, and organisers and controllers of industries, there will be an ever-increasing demand. For those seeking but a comfortable living and a quiet occupation Northern Nigeria is closed, and will be closed until the earth has lost some of its deadly fertility, and until the people live under something like sanitary conditions. But for those in search of a strenuous life, for those who can deal with men as others deal with material, who hold no family closer than the people, who can grasp great situations, coax events, shape destinies, and ride on the crest of the wave of time, Northern Nigeria is holding out her hands. For the men who in India have made the Briton the

lawmaker, the organiser, the engineer of the world, this new old land has much honourable work to offer and great rewards to bestow.

Whether the country be governed by the soldier or the civilian, we must find the money at first; but there will be no difficulty in that, for we are the world's bankers, and we shall not shrink from an investment because the return, though certain, will be slow. We cannot leave this race of black-skinned men to grope in darkness for the civilisation which was given to us some centuries ago. London is now and will for ages be the busy centre of *bondâ fide* commerce—the Venice of the West. We can find the money, and we can find the men. Our mothers do not draw us with nervous grip back to the fireside of boyhood, back into the home circle, back to the purposeless sports of middle life; it is our greatest pride that they do, albeit tearfully, send us, fearless and erect, to lead the backward races into line. "Surely we are the people." Shall it be the Little Englander for whom the Norman fought the Saxon on his field? Was it for the Little Englander the archers bled at Crecy and Poitiers? Was it for him that Cromwell drilled his men? Is it only for the desk our youngsters read of Drake and Frobisher, of Nelson, Clive, and men like Mungo Parke? Is it for the counting-house they learn of Carthage, Greece, and Rome? No! No! A thousand times No!

The British race will take its place, the British blood will tell. Son after son will leave the Mersey, strong in the wish of his parents to-day, stronger in the deeds of his fathers in the past, braving the climate, taking the risks, playing his best in the game of life.

G. D. HAZZLEDINE.

THE CHINESE SERVANT AT HOME AND ABROAD

I.

AT HOME.

THE majority of writers on Chinese servants refer to them at home, where the supply of workers is far in excess of the demand, for the wages are, to them, high, and their number practically unlimited. In China, therefore, it is possible to obtain as good a servant as can be made of a Chinese. One should, however, study the Chinaman, not only under home influences, but also when he has engaged himself in service in a foreign land.

A man's habits and behaviour in his own country, whatever be his nationality, are formed largely by public opinion. But a strange country has certain inevitable effects on the emigrant, not the least being that change in his behaviour which makes it appear that his "natural man" was forcibly constrained by the pressure of his surroundings at home. When this pressure is removed rapid development is possible, leading sometimes to the growth of latent good, formerly hampered by competition or stunted for lack of opportunity, at other times to the free expansion of natural vice. As the emigrants increase in numbers and importance, public opinion and censorship grow up, and the natural restraint of the home life may again come to bear, though with a diminished and less concentrated force.

All this applies equally to the yellow as to the white races; and, in judging of what a man really is, a wrong conclusion will be drawn if he be observed only at home, and no peep made at him under a more sporting guise, be it at Paris or at Singapore. The widely-spread nature of the Chinese invasion into other lands is well known. From North Japan to Rangoon and Mandalay, along the entire coast and far inland, the Chinese is found, and found always busy. Many occupations attract him. He particularly appreciates the freedom he enjoys under British rule. He may be seen as a wealthy and independent merchant at Singapore and Shanghai, or trusted by the European employer as the head of the native clerks in a bank. Failing these higher employments,

he will work as a domestic servant, or he may even be reduced to the outcast occupation of the rickshaw coolie, a man who is regarded by his own brethren as the lowest of his race.

First let me speak of the Chinaman as I found him at home. The very first thing the new-comer has to do after landing in China is to get a boy. The name is no indication of either age or bachelorhood; in the East it simply means a man-servant who is not a coolie, and is a specimen of that conglomeration of tongues known as "pigeon" English. When the early adventurer came to the shores of Hindustan, one caste, called "Boyee," or "Bhoi," accepted the duties of menial service under the white races. As the wave of trade rolled on to the distant East, the medley of tongues was carried as foam on its crest, and, among many other associated terms of Malay, Portuguese and English, the word "Bhoi" reached the shores of China and Japan, where its convenience caused it to be accepted as the name for the white man's servant. The slightly capricious European maid-servant of the twentieth century is almost entirely supplanted by the man in the Far East, where the question of equality of the sexes is seldom thought worthy of serious consideration. Some women have an *ayah*, or *amah*, to wait on them, but very many do quite well with a masculine lady's-maid. Even if living at a friend's house or in an hotel, before settling down, the new-comer must engage a boy.

The usual plan is to get him through a native of known position, who will guarantee the character; a friend's head boy or the club or hotel butler being common channels. A popular form of minor theft is to take one of the best of the hotel servants, a very slight raise of wages being a sufficient decoy. Hotel managers are accustomed to being regularly abused for having a bad staff of servants, and this petty larceny is one of the most obvious reasons of the defect. A preliminary interview is of course necessary; so, in their very best clothes, such as will never be seen again, as they are probably borrowed, the candidates will be introduced to the new master; not in undue numbers—one, very highly recommended, will appear, and, if he is definitely rejected, will be succeeded by another. In addition to their splendid clothes and abnormally polite manners, each will have a bundle of "characters" obtained from former masters; for a servant always demands one on leaving, and it is generally given him, whether he be good or bad, to save the worry and unpleasant consequences of a refusal. They offer for inspection many sheets of note-paper—some very dirty and cracked—embossed, possibly, with the arms of a legation, and bearing a signature that may be historic or utterly unknown. These are amusing to read, but as they can be hired out at prices varying

with the date and the value of the signature, they may not be of the slightest use as a recommendation. One candidate, for instance, produced a testimonial given by a late governor of Hong-Kong to his old cook, whom he had found faithful and capable, and though his appearance was eminently uninviting, the title, "governor's cook," had so seductive a sound that he was given the engagement. It is well that even such little vanities as the possession of the late governor's *chef* should be punished, but the punishment in this case was almost too severe; the fellow had no other claim to a knowledge of cooking than that conferred by the borrowed character. My old boy in Pekin, a most interesting but quite unmitigated rascal, brought me a character which he said was given him by Sir Thomas Wade, when minister, and he was full of stories of the legation; but though a minister to China may have had much to put up with in old days, yet I doubt if Sir Thomas would have tolerated him for an hour.

At first sight the channel of introduction might appear to be of dubious value; but as the servant will probably pay a commission, which may last during the time he holds the situation, it is not worth his introducer's while to speak for one who is unlikely to stop long. The servant first selected will probably undertake to engage the rest of the domestic staff, with an eye to the commission he will receive from each. Registry offices and advertisements being at present unknown, a newly-arrived Briton has practically no alternative; and though there are disadvantages connected with the method, it seems satisfactory, on the whole, to accept those whom the first boy recommends. All the servants then work well together. They will commonly be relations of the head boy, usually "brothers," though that word may mean anything from sons of the same parent to possessors of the same family name, about as much related as all the Smiths of England.

Having obtained a good head boy, called "butler," "comprador," or, more commonly, "number one boy," the new master entrusts him with the entire management and responsibility of the household. In a large establishment his duties are dignified and superior; he acts as a sort of male housekeeper, as a personal valet to his master, and rather superintends the service than actually waits at table. He will receive practically all orders for the servants, and be held responsible for their behaviour. If, as is most likely, he has himself procured and engaged them, they will at once accept his orders. Though this has the obvious disadvantages of the master-servant under the master, yet the head boy is probably experienced and speaks English well; he knows English habits, and will understand all his master's orders and

annoyances, even if he has his private opinion that both are evidences of insanity. The lower grade servants, on the other hand, will probably not speak English, nor understand orders given in that language.

The water coolie is the man who carries water to the bedrooms, and is very lavish of his gifts to the stair-carpet and floors on the way. If his master expresses objections to this indiscriminate irrigation, the man will probably grin and be silent, or repeat "Yes," and "No savey" alternately, as a means of appeasing the wrath he has invoked, these being the only words he knows of the language he thinks is English. The master has committed several errors in this case. The correct thing is to send for the head boy and abuse him heartily—but not before the water coolie—for having so little intelligence as to engage such a dirty fellow. Fine the head boy, if necessary, but do not take the slightest notice of the real offender. This plan will be far more effectual, and, moreover, the direct abuse of so lowly a person as a coolie would have a bad effect on the head boy, who would think, in accordance with Chinese ideas, that his master did not understand his own position, or he would not have behaved in so undignified a manner.

The right way to manage the head boy is to make him clearly understand that everything is left to him, and that he will have to make good any loss or deficiency. He should be given a complete inventory of everything of value, and it is as well that he should not know where the duplicate list is kept, or he may serve his master the trick my head boy played on me in North China. I had made a most careful list of all my linen and underclothing on a blank page of my diary, which the boy must have seen. Shortly afterwards he left my service, when I found that he had not only stolen a number of my shirts, but also the diary. I would gladly have presented him with twice the amount of linen if he would only have brought back my notes.

After some experience of the land and its language, a Briton may prefer to dispense with the intermediary and to engage and control his servants separately. This plan may succeed, but it often leads to trouble and disturbances in the "servants' hall," and the chief sufferer is undoubtedly the master. This method does away with all mutual and relative responsibility, and no individual servant will be answerable for the misdeeds of the household; he will say they were not committed by him and that he does not know who is the real culprit. Moreover, the apportioning of duties requires much experience and anxious thought, if done by the master; while, under the other system, it is all arranged for him by the head boy.

To get the maximum amount of work out of the Chinese one

must remember that the fewer novelties they have to contend with the more likely they are to produce a fair result. The method of managing Chinese through a head boy is one to which the race is accustomed. From the lowest to the highest in the land, lower is held responsible to higher, child to parent, younger brother to elder, subordinate official to magistrate; and so, by gradients, from the most abject beggar to the very Emperor of China himself. The series cannot be said to stop even here, for the Emperor always acknowledges his responsibility for every good or evil that happens to the whole country, and on the occasion of a flood or a famine reports himself to heaven. This responsibility of the higher for the actions of the lower gives the inferior entirely into the hands of his superior. In family life all the children and their parents are under the authority of the grandfather, while he lives, who has not only financial control but also absolute power of life and death.

It is hardly to be imagined, however, that the head boy would accept the blame for the faults of the household, unless he were well paid for it. He takes a percentage of any monetary transaction that passes through his hands, and of the wages of each of the servants he engages. If one of them does not pay the head boy enough, things will go wrong; it will be discovered that the defaulter is dishonest, and permission will be asked to have him discharged. The little habit of deducting commissions has raised a great outcry against the Chinese among foreigners, who call it dishonesty—an accusation which shows lack of understanding on the part of the critic. It is said that the imperial taxes are represented by about one-third of what the people actually pay; the remaining two-thirds being the cost of collection. If the latter amount be greatly exceeded, a petition may be got up by the people, and the magistrates reprimanded by the authorities; but up to the two-thirds or thereabouts, the Chinese accept as customary the “squeeze” made by the official, the amount varying, of course, with the opportunity. The custom is invariable and unavoidable; only a new comer says “I will not be squeezed.”

In the matter of estimating his opportunities the native is no fool; for it must be remembered that he belongs to the Chinese race, which consists of the finest business men in the world; a race against which we, “a nation of shopkeepers,” at heart half ashamed of it, will eventually be quite unable to hold place. To take only one simple item, the exact value of money. Our smallest coin is a farthing—forty-eight to the shilling—its purchasing power almost theoretical. The Chinese are accustomed to calculate value with the difference of one “cash,” a practical and much used coin, one of which will purchase a cup of tea at

a railway station, and three hundred of which go to the shilling ; and they will accept a profit of one " cash " on a tiny transaction, though the amount is far from representing the percentage that is squeezed from a European. The boy judges the size of the golden, or even the copper, egg that he thinks his own goose can be made to lay ; and, naturally, the bigger the goose the bigger the egg. If fortunate, he is able to make a double profit ; for not only does he add a little to the cost of an article when he presents his master with the bill, but the shopkeepers also have to give him presents to retain his custom.

It is only fair to remember that all the money will not be accumulated without someone finding it out ; and the Chinese, whatever his position, will be squeezed in his turn. A Cantonese engine-driver on the Northern Chinese Railway was unlucky enough to have an elder brother to whom, though he himself had a wife and children, he had to hand over all his wages, amounting to about £2 a month, according to the Chinese custom. The elder brother, it is true, was responsible for the maintenance of the household ; but, as he was lazy and a confirmed opium-smoker, the family starved, and the money all went in " the black smoke." Most Chinese smoke a little opium occasionally, but an inveterate opium habit is a luxury of extreme and increasing expense. If the boy's relations do not get all, or some of his money, local officials, secret societies, and even robbers will have to be fed ; the latter to keep away from the house, as the head boy will be held responsible for thefts.

It is simple to demand a low wage and make a large profit by a squeezing process of which the master is unconscious and by which, therefore, he is not annoyed. One prominent feature that must not be overlooked is the element of uncertainty as to the amount that can be obtained. All the Eastern, and particularly the Mongolian, races are inveterate gamblers. The suppression of gambling is one of the greatest difficulties that occur in the European colonies and settlements. A Chinese coolie will regularly gamble for his daily meal, and risk getting a very full interior or an empty one. But, explain and reason against it as much as one may, the habit is universal ; and though the servants, with customary lack of guile, always say, " I never squeeze master," they all do it. The Chinese say they appreciate the English custom, and remark : " Yes, they want very high wages, but they will not squeeze " ; but to alter the custom would involve a revolution of the national character.

So much for one side of the honesty of the Chinese servant ; now to consider the other. The integrity of the Chinese merchant is a proverb in the West, and he is contrasted with other nations in this particular ; but no great amount of belief need be

placed in the honesty of the Chinese—honesty, that is, as we idealize it. The fact is, the Chinese are magnificent business men. Plenty of other races—notably the women of Burma—can drive a hard bargain, but the honesty of the Chinese is largely founded on policy; and Christian England may supply him with a proverb to the point. The Chinese look ahead; they are slow to act: they are never in a hurry; and they know that though they may make immediate profit by sending a consignment of goods far below sample, they will lose by it in the long run. Hence, if a servant has a good place and makes a fairly large squeeze, he is not so foolish as to risk all that for a small theft. In consequence, the Chinese do not greatly pilfer small coins left about, though they may join with local thieves and carry out an occasional robbery.

The method by which small thefts are carried out is ingenious and carefully arranged so as to provide a way of retreat. A diamond pin, such as a mistress might easily drop at a ball, or a master lose in the street, will not be actually stolen, but will be found to have fallen behind the chest-of-drawers and stuck in the wood at the back. After great trouble and searching it is triumphantly found by Lung Fan—honest fellow! A careless master—and there are many such—who creates no disturbance and who does not appear to suspect foul play, will enable the assiduous search of that honest Lung Fan to fail. Another way, which commends itself and is common, causes the gradual sinking into obscurity of a coveted article. A curio begins by standing on the mantelpiece; presently it slides behind a picture-frame for some days; then, if its absence is not noticed, it goes to a more distant part of the room, is almost entirely hidden for a week or more. One day, some time later, the mistress has a “turn out,” and quite by accident saves her curio by finding it hidden away at the bottom of a rarely opened drawer. If unsuspecting she may return her treasure to the mantelpiece; but if Lung Fan be questioned he will show how devotedly he cares for his master’s goods. “Master too many piecee have got; me fear makee blake—missey welly angly,” he explains; whereupon the mistress, like many others, thinks she has found a real treasure in Lung Fan, and feels that she now appreciates the good side of the Chinese servant.

Yet Chinese honesty may be defended with warmth by those who, knowing the country well, can still point to their own staff as honourable types. To these the following story may be instructive, if not already known, as it comes from an authority which is quite reliable. For twenty years a Briton held a good official post in the Imperial Customs Service, and he had one solid, reliable boy whose honesty was unimpeachable. He had

left the house and valuables at Pekin in this man's care during the holidays in Europe—absences extending to a year at a stretch—and had missed nothing on his return. At last the farewell came; the master was to leave the country for good, and turned over in his mind the question of how he could suitably reward the faithful Wang for his many years of honest service. Now, Wang knew his master was going, and was sad at the thought of parting with his kind old friend, and sadder still at the idea of no longer being able to carefully tend the silver and valuables that had been his special pride. At last he could stand it no longer and decided that this double parting was too much; so he left his master late one night and took all the plate and other "portable property" with him. Miles away in the interior that careful Wang passes the evening of his life, still the trusty guardian of the goods confided to his care by his dear old master. If he soliloquizes in "pigeon" English, he may remark, with a chuckle, "I belong one wellee lich man; ole master he belong one number one damn fool," for Chinese appreciate the value of the English tongue as a vehicle for the expression of annoyance. The danger of keeping Chinese servants is far less than that of parting with them.

A Chinese servant is generally cheerful, although he may look solemn and serious, and seldom grumbles at extra work being put on his shoulders if it is of the kind he usually performs. A servant engaged to look after a household very rarely complains when he has an additional person to wait upon, without an increase of the staff or the wages. There is one thing, however, which makes Chinese domestic servants nearly as tiresome as natives of India—they will invariably object to do each other's work even in an emergency. This appears to be allied to the spirit of English trades unions, in accordance with which a brick-layer may make a brick wall but not put in stone corners, and it does not arise from any actual objection to the work, as work. A sense of the value of time and punctuality are nowhere endemic virtues in the East, but both can be driven into the Chinese, while their idea of obedience has qualifying features that distinguish it from Western notions. Tell a Chinese to do a thing and he will do it; but tell him to do it in a particular way, and he will very likely do it, not in that way, but in one that he considers equally good.

The strength of a sturdy Chinese coolie is immense; he can carry all day, on a bamboo pole on one shoulder, two bales, each of which weighs over fifty pounds. Employers speak well of their power of endurance for continued labour, though they do nothing like as much work as an European in a day. One white man would be worth about five Chinese, not because he is stronger, but because the Chinese will not work continuously,

though, of course, the wages of the latter are much smaller. They are not quarrelsome; the servants' quarters are notably quiet everywhere. Angry words are occasionally heard, and raised voices often; but as the voice is raised to emphasise a bargain, or in addressing a superior, the shouting may be merely business or politeness. Their cleanliness, as shown by the order in which they keep a house, is somewhat less than that of an English maid-servant who has a careless mistress. They have no religious feeling impelling them to sweep under the carpets, so unless strong supervision is maintained the house will be dirty. Drink, unfortunately, has a great attraction for Chinese; they are all apt to get drunk if they can.

II.

ABROAD.

All that has been said so far applies to the Chinese servant in his native land: the modifications found among the emigrants are indications of his real character. At the outset, it is well to remember that the Chinese, by travelling out of the eighteen provinces, offends against the whole tradition and education of his race, and, unless impelled by crime or a dangerous zeal for reform, his action will be viewed with grave disfavour by his relations. The place that is most distant in actual practice, because of its inaccessibility and, to them, unknown character, is Bangkok; yet in this town the Chinese are the sole source of a domestic establishment. The Siamese very rarely engage in service under white men, and, if they do, are so hopelessly unsatisfactory that their stay is short. The number and influence of the Chinese in Bangkok is very great; few families other than the royal house could effectually claim to be of pure Siamese blood unmixed with Chinese. Sino-Chinese—the children of mixed parents, Chinese and Siamese—are numerous. The Siamese call them "Look-Cheen" (half Chinese); and though the females adopt Siamese habits and clothes, yet the males wear the pig-tail and costume of China. A simple, though not quite infallible, way of detecting Siamese blood in an apparent Chinese is to look for tattooing marks. Pure Chinese are very rarely tattooed; Siamese and Look-Cheens almost invariably.

This mixed population is extremely unruly; the police of Bangkok probably have the hardest people in the world to control, the difficulty being increased by the protection extended by the white nations to the natives. British law is definite: the

third generation born in a foreign country loses its British protection. Other nations, notoriously the French, do all they can to register natives. The Chinese especially are under British and Portuguese patronage; but, as British law is strict, if a native prefers foreign protection, he must find his way to the French Legation. When the Dutch representative in 1899 repudiated the claim of numerous Malays to be Dutch subjects, one of them, an old woman, gravely remarked to me that she would pay seven shillings and become a Frenchwoman. The difficulties and troubles caused by these various legations are enormous, and the mere statement by an offending Chinese that he is under a legation protection makes the Siamese native policeman shiver in his puttees—he wears no shoes. In fact, the municipal police enjoy no sinecure, and, although criticised by every one, are extremely efficient considering the great difficulties they have to contend with.

At Bangkok the force of Chinese public opinion is non-existent, if one may deduce absence of causes from the lack of effects: and so all the disadvantages of emigration appear as regards the character of the bad individual. Of the crimes that come before the public, theft is so common that in one year hardly a day passed without an attempt, successful or otherwise, being made to rob an European house. In ten months my own house was broken into at least three times; once—and most effectually—in broad daylight, during the midday sleep of my household. Up till quite recently there were innumerable pawnshops which received stolen goods, kept chiefly by Chinese under Portuguese protection—they are registered as Macao Portuguese. Stolen goods were often found in these shops, but the risk was well worth the attention of the Chinese; for the Portuguese legation had no good prison, and a fine, therefore, was more convenient to the consul. An amusing state of affairs arose, however, when the British legation provided a temporary *chargé d'affaires* for the Portuguese. Some of these good tradesmen then took lodgings in the British legation gaol for a time; an imprisonment they could not escape by paying ten shillings; and though they did not much mind the gaol, they did object to the interference with their business.

Secret societies are both numerous and powerful; to them is attributed the ghastly and precise mutilation which is at times a feature of the frequent murders. Assaults and wounding among the Chinese are extremely common. Dr. Nightingale, the surgeon to the British legation at Bangkok, told me that hardly a week passed without several Chinese being brought to his police hospital suffering from fearful slashes and gashes. They recover rapidly from the wounds, but stolidly say that they know nothing

whatever of their assailants—an indication that they fear them not a little. If Chinese dread giving evidence when their own skin or life has been threatened, it will hardly be a surprise to hear that, in cases between Europeans and Chinese, evidence from the Mongol is not easily obtained. Every one knows and recognises this, and it requires a stretch of our honourable traditions for the British consul to take down, word for word, the defence of a Chinese thief when reasonably accused by an Englishman. It may be doubted if any other white man would do it; but the British official has a sportsmanlike feeling that the black or brown skin must be given the benefit of every possible doubt.

There are three main avenues of entry for Chinese; through Hong Kong and Singapore, the chief distributing centres, and from the interior, through Yunan, though domestic servants rarely enter from the north. If a servant commits a robbery in Hong Kong, he can, for a few dollars, slip up to Bangkok, where he is unknown to the police, and somehow gets a place. He commits another robbery, goes down to Singapore with the plunder, stops there a few months, and comes back to Bangkok. Nothing can be proved to his discredit; no witnesses will swear against him if they are Chinese, and other testimony is unlikely. If his old master catches him, he at once claims British or foreign protection. If he is brought before the British Consul, by whom the good youth's possession of a batch of characters under two different names is not regarded as serious, his box does not actually contain the stolen things—they disappeared with him to Singapore six months ago—and so, according to the exponents of British law that all British subjects are equal, the poor boy is honest and must be set free.

The western, and especially the British, law is a joy to the heart of the Chinese, who soon find out its weak spots and revel in the assumption that until a man is proved guilty he is considered quite honest. In Java a few years ago a number of Chinese stood to lose heavily over their coffee plantations, and, under their own law and customs, would have been obliged to pay up all they possibly could. There they found official bankruptcy easy, and proof of fraudulent bankruptcy against a Chinese almost impossible. They developed it into a sort of trade, and dragged heaps of money through the loopholes that Dutch law provides. The recognition of a Chinese is difficult, and identification after a lapse of time almost impossible. The police of Bangkok tried to start a servants' registry office, using the thumb-marks as identification; but the white man in the East is too careless and lazy to work the system properly. Bangkok has become, and is likely long to remain, the refuge of the riffraff and thieving servants of the rest

of the far East; and whatever is bad in a Chinese is found at its worst at Bangkok.

Clubs, many of which are probably secret societies, are a great source of trouble. The servant boys of Swatow, Hankow, Canton, and Hainan (Hylam), besides many others, all have their respective clubs, at each of which it is said that the masters are registered. If a man gets a reputation as a bad master, he may be boycotted by his servant's club, and will then be unable to get any more boys, from among the members of that particular club, at all events. Fortunately, the different clubs hate each other, so the servants at work in the same house are usually, though not invariably, members of the same club. A Swatow boy, for instance, strongly dissuaded his master from taking a Cantonese water coolie. "Canton boy," he urged, "have got too muchee sos (sauce): master no likee." Management through a head boy becomes impossible because, though the head boy may accept the responsibility, he will not be found worthy of it, and just as little confidence can be placed in those who act as servants' references. One of the most responsible Chinese in Bangkok, holding a good and lucrative position, sent me one of his countrymen who turned out a thoroughly bad boy. His introducer, when challenged, said he knew nothing about him, and that a "frend" had recommended him. In China, no Chinese would have dreamt of assuming such an attitude as guarantor.

Redress is difficult to obtain, for they get the best of the bargain no matter what steps are taken against them. In China, a servant who commits a fault can be lightly punished or fined; or for very rare and flagrant offences, such as cruelty to a master's child, he can be beaten. At Bangkok, not only are the clubs a protection to the bad man, but as I have said, the legations also step in. A lie appears no evil to a good Chinese, who in daily life often considers truth to be something worse than a crime—a rudeness. So it requires some ingenuity to estimate the restraining influences at work which will prevent a bad Chinese from lying to any extent, if inclined. There is no known oath that will bind a Chinese to speak the truth. However badly and cruelly a Chinese behaves, he must not be struck when under the protection of the British law, or a fine of £1 will be imposed on his master. If the crime be actually proved and punishment inflicted, the legation gaol is not so very uncomfortable to a Chinese, while an alternative fine will be weighed as an item of the financial profit and loss account. Thrashing of natives is strongly to be deprecated, as a rule. During four years of travel in four far eastern countries I only once had to thrash a man and that was for maltreating my pony. Official punishment is another matter altogether; for Chinese criminals under their own

rulers, can be controlled by pain alone, while the criminal becomes a worse man out of his own country, and requires more stringent treatment.

The retail Chinese traders in Bangkok and elsewhere are often most dishonest, and will enter on a bill things that were neither ordered nor delivered. I went one day to a Chinese shop on the river side with which I had regularly dealt, and asked the way to a place that sounded like "Khoon Peer." The directions were correctly given me, but at the end of the month I found a chair put into my bill. When asked what it meant, the shopman said I had gone to the store and ordered a deck chair on that particular day. The only possible explanation was that "Khoon Peer" sounds something remotely like "deck chair;" but a bottle of brandy was also entered in the bill without any sound excuse.

The Chinaman's genius as a trader, controlled at home by official and other squeezes, expands, when abroad, in a manner which is well illustrated by the trade of Singapore. Here, in all directions, he is rapidly beating the European at his own game of money-making. The European population of Singapore in 1890 was 5254, and the Chinese 121,908. It is said that Singapore is probably as much owned by Chinese as Calcutta is said to be by the Parsees. The best carriages, best horses, best wines; all the best things are bought by Chinese; and the number of Chinese owners of race-horses at the Singapore race meeting is remarkable.

How thoroughly the Chinese can unite and work in combination is shown by the rice-lading coolies of Koh-Si-Chang. The Menam river bar draws only a few feet of water at full high-tide; ships, therefore, can be only half loaded at Bangkok; the rest of the cargo, usually rice, being put in at an island, Koh-Si-Chang, by Chinese coolies, who work pretty much as they like. These independent labourers once fell out with the chief mate of a vessel, when they absolutely refused to go on with the loading, left work for more than a day, and returned when they thought they had sufficiently demonstrated their powers of retaliation.

In conclusion, the Chinese in China is a manageable, hard-working, industrious, and fairly reliable man. He is not uncivil, and is willing to work if permitted to do it in his own way. During work he is usually very good-tempered, seldom grumbles, and hardly ever strikes. All these virtues are founded on the simple fact of competition. His vices include an utter lack of any form of real conscience. His surroundings are dirty, and his food a continual source of annoyance to all other races. Emigrated he is careless, unreliable, impudent, and independent.

DOUGLAS KNOCKER.

A COLONIAL VIEW OF CAMBRIDGE

To enter one of the old English universities is the dream of most young Colonials who have found time from their farming and other employments to pass a school elementary examination conducted under the auspices of a distant examining body called a university. Cecil Rhodes, whose great mind opened in the sunny blue ground of the diamond fields, typified and indeed idealised this, when, for a time, he left the sparkling gravel and the glistening mud of the *débris* heaps to read for a degree at Oxford, and ended, as the world knows, by endowing splendid scholarships for a similar object.

But before Mr. Rhodes became the Colonial guide to Oxford, Cambridge had long welcomed Colonials. A couple of years ago there were some forty South Africans at Cambridge, and as many at least from other parts of the Empire. Many of the Colonial universities are affiliated, and their graduates are allowed privileges in the matter of keeping terms and being exempted from certain examinations. The dignities and sport play an important part in life in the colonies as well as here, and it is well for the hardy young life which has grown without restraint on the wide frontiers of the Empire, to be shut for a short time in the maternal conservatory of culture and athletics, and drink deep of its inspiring atmosphere.

The colonial does not mind having to "keep" his rooms before midnight; such restraints he looks upon as the rich glass of the conservatory, where he lives with the great ghosts of the past and his contemporaries from all parts of the world. South Africans have been known to avoid compulsory chapel attendances by suddenly finding that they belonged to the Dutch Reformed Church. There are no worldly cares save for tutors and deans who are *in loco parentis*. The townsfolk are ready to offer any service to their young masters, though they laugh last, as they pocket great sums of money. There is a great danger of the undergraduate despising "townees" too much, and it often takes an Englishman many years to outgrow this caste superiority over people who are after all typical shop-keepers and electors.

The colonial is usually a man who has been used to roaming at large through life ; so that the absence of responsibility and the irksomeness of restraint in college life has before now disgusted many at first. But it is only at the very first, and even then there is a pleasure to the soul in that restraint which is a tradition of the great place. He soon acquires a habit of ringing up the sleepy porter or landlady just as the bell of great St. Mary's is sounding midnight. He keeps his pipe well under his gown while in the streets at night ; and his great hands do not itch to knock his tutor down if the latter is of the schoolmaster sort and forgets that he has to deal with men. Kindness, however, is the general experience ; for the tutors of most colleges have old university friends in the colonies whom they are anxious to hear about, and they are willing to slacken in the case of their Imperial pupils restrictions which were really made for monks and boys coming fresh from a public school. By the undergraduates themselves the colonial has always been well received. His parentage is not inquired into. He is treated on his own merits, and usually makes a good impression whether in social life or sport. Fellowships and scholarships often fall to colonials, and South Africa has had the wonderful distinction of once winning the Wooden Spoon.

To the young traveller from over the seas, still full of the novelty of his great journey, all is as yet like a beautiful scene in a theatre of which he expects the curtain to fall at any moment. The fairy buildings of colleges and chapels, the turf, the trees, the moss, are sweet and wondrous to one who comes perhaps from a very brown country where the only human antiquity is the bright painting of an extinct Bushman in some lonely cave in the midst of the veldt. The very crows filling the quiet "Backs" with their hoarse cries, among the grey arched bridges over the river and the rich creepers on the blackened buildings, take him back ages. What would he not have given far away in the veldt for a handful of rich moss, a piece of frieze from an old chapel, or a bit of well-worn oaken beam from an old tavern ? And now he is living in it all, a very piece of it himself. He feels that it is something to look upon some great author or statesman as a member of his college, a fellow-undergraduate in fact, though not of his year !

Here are the books or manuscripts of the great man in the college library, presented by himself, in the same shelves with chained and illumined volumes still covered with the dust of the Middle Ages. The ancient College servant, himself a survival of some generations, tells him about it in a proud and respectful whisper. Or the new-comer walks in the quiet sombre cloisters where saintly men meditated ; or he finds himself behind the

same barred windows which could not hold in an iron Cromwell. Even here the utilitarian spirit and the struggle for existence have invaded. Many of the college grounds are being let out in building leases, and many of the wide athletic fields will soon be given up to eke out small scholarships dating from times when agricultural land and money were of greater worth than now. Wordsworth's rooms at John's and Thackeray's at Trinity have now become mere corners of new palatial kitchens and butteries.

At first the man from the colonies, full of hero-worship, is shocked by the levity of the undergraduates who are brimful of the joy of life. He had expected to find sober learning in a subdued surrounding where it were almost a sacrilege to laugh. He is in rapture, it may be, because he has come across in an afternoon's stroll, some relic of Milton or of some other great mind which had gladdened his soul in the loneliness of the bush. Perhaps also he has seen in the flesh Hamblin Smith whose algebra he has often puzzled over under a distant verandah. Full of enthusiasm over his great find he mentions it to his English fellows, but they who have been bred among antiquities, like the pigeons who nest in St. Paul's, have something more recent to think about, and laugh at him. To them Hamblin Smith is a tennis player, Milton is their "gyp" or Lord Byron is the favourite at Newmarket; and they rush to the Union to see the latest telegrams from that place, leaving the Colonial to mend his shattered gods as best he can. I was "up" once at the time of the Oxford and Cambridge Sports and well do I remember the great crowd of undergraduates and dons whom examinations alone kept from London, waiting at the Union for the telegram which would tell who had won the final event. Suddenly "click, click," went the machine, and as the clerk came out with the message there was a wild rush to the board. A don who had torn his gown in the rush was bent over the paper, touching it with his spectacled eyes, and everyone was impatient. Suddenly the old don looked up and turned away in disgust saying, "Bah, it's only from the House of Commons," and a shudder of disappointment went through the crowd.

At the Union debates where orators whose names are household words in the colonies first learned to think on their feet, the tone is trivial when it is not *blasé*. Everywhere boyish spirits are the order, and even dons, who are great authorities on their subjects, are boys when they doff their gowns after the lecture. At the theatre, musical comedies and variety entertainments draw brimful and bubbling houses, which call for a "speech" from every jolly buffoon and a thrown kiss from every favourite actress. Tragedy and the opera are seldom taken to Cambridge, unless it is to be run at a loss. There is, it is true, a Greek play

performed by the students every other year, when the house is filled with dons, and girls from Newnham and Girton, and their friends from other parts of England. All this is a disappointment to the hero-worshipper for a time, but of course, he had begun with too staid an idea of a university and he is soon infected with the jolly genius of the place.

In unlearning what are often only pedantries he learns a great deal when he realises that wisdom is no less wise when it is a merry fellow all ablaze with life, and liable to be mistaken by a passing stranger for folly. He had expected to find "spare fast that oft with gods doth diet"; but instead he finds the modern undergraduate setting a glitter of fashion of his own, especially in waistcoat buttons. The lean horse of Chaucer's "clerkes" is superseded by the elegant motor-car. The cooking and furniture are in the most approved style. The caterers and cooks of the college kitchens make fortunes, keep carriages, and send their sons to the University, *i.e.* the other University. It is almost impossible to live a tolerable social life in Cambridge unless one is ready to pay nearly double for all goods, or unless one can command unlimited credit. So Cambridge, though open to anyone, is kept aristocratic, or plutocratic, for one could hardly live on an ordinary scholarship. Tastes are cultivated which, though a glorious end in themselves, take years to unlearn, and sometimes to pay for. In the May Week, during the boat-races, when the undergraduate is worshipped by his elegant and beautiful cousins and their friends, the university is the centre of brilliant society, and much money is lavished on entertainments to cheer the dear fellows after all their hard work.

Let us now look a little into the routine of daily life at the university. In the morning the streets and courts are crowded with men, with or without gowns, on bicycle or afoot, with their notebooks, on their way to the lectures or laboratories in the various colleges. Girls drive in from Girton and Newnham to find as good a place as they can in the lecture-halls. Here the colonial is struck by the aloofness between them and the undergraduates. At his school or university, and in his colonial life, he has been used to look upon girl students as his "chums," to see them in cap and gown talking with undergrads in the quadrangles, or joining in a game of tennis. But here the sexes stand apart. In the morning, then, all looks dignified, and one would think learning was the sole object of a university, if one did not see a rent in the mask in the shape of a sporting "undergrad" with whip or dog swaggering to the hunt or to the races.

In the afternoon gowns are at a premium: not one is seen save of a grave scholar or don going to read in the university library. Men pour out of their rooms arm-in-arm, or cycling in

the bright-hued blazers and costumes of every branch of sport, from rowing to lacrosse. The calm slow river which seemed in the quietness of the morning like a canal in a garden is now alive with bright boats. The ear is greeted with pleasant sounds, the roll of the sliding-seats, the grating of the oars in the rowlocks as the men bend together over the stretchers, then the clean gripping of the water by eight blades and the boat is heard to leap strongly through the water. The green fields for miles around are tinted with ruddy boisterous life. The muscles are being tightened by a world of athletics, and the animal spirits buoyed up by the infectious enthusiasm of young life acting upon young life. For a few hours history has ceased, and Cambridge lives only in a realm of play. As the light grows dimmer the young athletes, with glowing bodies all spattered with mud and rain, return to cosy rooms to scores of genial tea-parties enjoyed in an atmosphere sweet with smoke and fire-light, and filled with the merry music of young voices.

After this, refreshed in mind and body, men read or play ping-pong till "hall." Dinner in hall is an excellent old custom, and at most colleges one is obliged to dine in hall a certain number of times a week. There is no trace of the afternoon's play except in the liveliness of men's faces, and all the men are in their gowns. At the high table sit the master and fellows; the undergraduates are on well-browned benches at long tables in the hall below, like the retainers of a great Saxon house. All stand for a moment while the Latin grace is read from a tablet by a "scholar," and at once the chatter of a healthy meal begins. Pictures of former masters and worthies of the college look down on the repast from the carved panels of the walls. There are "storied windows richly dight," antlers on the walls, and a balcony from which curious strangers may watch the lions feed. The meal is wholesome, and is washed down by brown college ale all foaming in silver tankards engraved with the college crest and a Latin inscription. Serviettes are unknown, being too modern.

After "hall" the streets are filled again with men in cap and gown according to rule, for now it is "dusk"—though, indeed, it is often dusk all day. The men are on their way to a friend's rooms or to their own rooms to read, or to the theatre, or to the Union to hear the debate if it be Tuesday night. Proctors, in cap and gown, who were recently dining at the high-table, glide swiftly through the streets, followed each by a pair of fleet serving-men, the "bull-dogs," one of whom may be one's own "gyp" disguised in a top-hat and tail-coat. These are the censors of morals who patrol in all weathers, pouncing round corners upon men who are not wearing their gowns, who are smoking out of doors or who "snatch a fearful joy" in the shape

of a clandestine kiss. So till midnight when all is quiet again in the streets, save for the sound of a man rushing to "keep" at twelve, or an air from a phonograph or a jolly song floating through an open window, or a few late roysterers in evening-dress strolling as straight as they can from a dinner-party.

In the college itself one can still see one's friends, and in the quiet early hours philosophise with them over a pipe. Meanwhile, through the day, there are ample opportunities for society, wide reading and specific study. Then, after fifty-nine nights of such residence, the term ends, and the Colonial sees, rather sadly, his young friends going to their homes. He may accompany them, or go to the great life of London or the Continent, thus blending the ideal with the actual.

Besides good-humoured intercourse with one's kind, the modern spirit, with its epigrammatic superiority, comes into wholesome touch with the masterly relics of yesterday, well-living bachelor dons of the old time, when fellowships were only for the unmarried. These hale souls still spend their summers in Italy, talk of adventures on the road when they did the "grand tour" in coaches, quote Byron and Scott, and tell anecdotes of Carlyle and Browning, whom they knew. Alas, every year they depart, and one can only treasure up in one's memory a noble face, a kindly and musical voice, which read or spoke wise and encouraging words: it is a memory which ever chastens, and throws on the admirer a faint ray of the master's torch. One recalls a stalwart white-haired figure on the tow-path cheering the college boats, as kindred in spirit with each young oarsman as when he himself stroked the eight in the Mays.

There is a life of dons of which the outer world knows nothing. There are combination rooms lit up only by candles, where the Fellows are said to "take coffee" after hall. In one of these there is a little wooden box on wheels which crosses the table with the mediæval port. But "*favete linguis!*" we must not disturb their repose, for most of them have been good oars in their day, and even now they may be seen riding along the tow-path on horseback or bicycle coaching their college boat, and even taking an oar on occasion. Besides, they give good breakfasts and keep open house to undergraduates. After lecture they are only ready to forget that they are great authorities on anything but sport. Being human they are above mere specialism. They spend half their year abroad gathering wisdom and health with which they are only too ready to inspire the young minds in their charge.

Cambridge has also little great men of its own who are authorities on everything, men who cultivate a cynical cleverness in everything, and talk frivolously on any subject for any length

of time. Such men are, amongst others, the presidents of the Union, not always the best speakers, and the writers to the 'Varsity papers, who are diminutive *Timeses* and *Punches*. There are coteries of scientists who wait about for fellowships and talk and think in formulæ. There are clubs containing men of all manner of thought and want of opinion who meet periodically, wear weird emblems, and practise weird rites.

Though containing all shades of opinion and of nationality, Cambridge has deeply imbedded in its system that caste distinction and deference to authority which is a mark of the British constitution. The University confers on a man a hall-mark which is not merely a sign of learning, but an "Open Sesame" to society, and a title to admiration from all else. There the Established Church if not a living soul is a living body. The undergraduate puts on his surplice for chapel as he does his gown for dinner in the hall. The Dean is a power in the College with whom the delinquent from chapel attendance has dreaded interviews. Among the men there is a rigid etiquette of discourtesy which holds it, for instance, a high crime to greet in the street or to shake hands anywhere. One may know a man very well in his rooms, or fancy one does, but in the street one's ready greeting is met by a cool stare, though an hour afterwards the same superior person may be talking warmly with you in someone's rooms. The uninitiated would apply the unpleasant word rudeness to such conduct which some men never overcome.

It gives University men a reputation for coldness and lack of sympathy which is often only an acquired cloak of the place. The secret of it lies in an ultra-Bohemianism which aims to be above even courtesy. The Cambridge man smokes a pipe in the street, scorns a high hat, puts his feet on the mantelpiece and smokes in the presence of ladies who may be honoured by seeing him live. Ladies and strangers are given to understand that they are inferior though well-meaning persons who have not had the advantage of university life and must put up with the patrician manners of the place, or depart from it. This is clearly written in every undergraduate's face. It is the effect of monasticism, or the continuation of public school life with the absence of that feminine influence which is a very part of Colonial life at the University or elsewhere, and adds a gentleness to men's lives. At Cambridge there is little or no society for undergraduates other than their own unless it be at a don's house, and after all the don is only the larger or more confirmed undergraduate. Even in the May week society has to try to rise to the manners of the university man.

In educational matters Cambridge is wonderfully up-to-date, which is difficult to understand when one sees with what difficulty

new and obvious triposes are established, and with what heat the Greek question in the "little-go" is discussed in and out of the University. Why a man who has crossed the seas to read science or law should be obliged to pause long at the threshold while he learns the beautiful Greek syntax and grammar which is to open his mind, is a study in gilded cobwebs which is a temptation to the four winds of heaven. Unless one happens to be a graduate, Greek is a preliminary necessity whether a man wish to take a degree in medicine, mechanics, morals or music.

Every other man one meets is a science man. The laboratories of science and medicine are admirably equipped, and filled with research men from all the colonies and even foreign countries. The Senior Wrangler divides the honours of the year with the winner of the wooden spoon, but a world of silent work is done in the great laboratories which are bringing a newer and greater fame to the ancient University.

S. B. KITCHIN.

THE PEARLING GROUNDS OF AUSTRALIA

A LITTLE-KNOWN portion of the globe is that tract of land which forms the north-western division of Australia, and includes one of the most barren wastes, as well as one of the most mountainous regions in the whole of the island-continent. The district is properly termed the Terra Incognita of Australia, and few have explored its trackless deserts or penetrated the fastnesses of the gigantic Leopold Ranges.

Here a fiercely hostile tribe of aborigines hold sway, whose grim reputation does not tend to entice the wanderer; strange tales of cannibalism not infrequently reach the coast, and it is known that the natives use flint spearheads dipped in a deadly poison. Small wonder that the country is almost wholly immune from the visits of white men, and the official geographical knowledge of it is practically *nil*. Yet this mystic "Land of the Never Never" abounds in mineral wealth to an exceptional degree, gold and copper being widely distributed, and diamonds numerous in the more easterly parts of the great plain. Adventurous spirits seeking fresh fields to conquer may well turn their eyes to this little corner of our great Empire, where, far from civilisation's reach, nature rules in all her solitary grandeur. But if the interior of this land is rigorously guarded, the coast is comparatively easy of access, and here, also, rich treasure may be obtained. Along the sea-board, fringing it to a width of many miles, lie the famous Australian pearling grounds, whereon are found many of the world's finest gems. From Cossack to Port Darwin the lucrative shallows extend, but the richest beds are in Roebuck Bay and its vicinity, where the greater part of the pearling fleet is usually assembled.

The divers, however, have a partiality for certain localities at different seasons, and for a time—generally in the autumn—many luggers frequent the shoaly waters of the Ninety Mile Beach, which begins at Cape Bossut, sixty miles south of Broome, and stretches towards Port Hedland. Beagle Bay and the Lacipede Islands are favourite haunts in midsummer, when the weather is proverbially fine, and Cygnet Bay in King Sound provides a good winter shelter. The average "lugger" from which all diving

operations are carried on, is a two-masted craft about thirty-five feet in length and twelve feet across the beam; its chief peculiarity lies in a very small free-board, rendering its life in a moderately rough sea extremely dangerous. Yet this risky design is found necessary to allow the heavily-weighted diver to descend over the gunwale with freedom, and to permit of his being dragged on board from the depths without the use of blocks and tackle. It occasionally happens that these boats become swamped when a distance from shore, and then the entire crew take refuge in the dinghy! As a rule there is but one white man in each boat, the crew being composed of Malays, while the diver usually hails from Manila or Japan. The diver is in reality in charge of affairs, for he learns by experience to know where the pearl oysters are most abundant, and directs the vessel's course accordingly. He receives no regular salary, but is given an interest in "returns," so that his conscientious effort may always be depended upon.

Many people imagine that pearling, like gold-mining or diamond-digging, is in the main a speculative concern, in which failure to obtain the gem means ruin or, at least, useless expenditure of labour—according to the responsibilities undertaken; as a matter of fact, pearls play quite a secondary part in the attractive industry. It is the shell that forms the remunerative commodity of these waters; pearls are, indeed, too scarce in themselves to attract the fortune-seeker. Many hundreds of shells may be opened before one pearl is found, and I have known instances where the jewel has not been seen throughout a whole season. So long, however, as mother-of-pearl commands the price it has done these many years, there will be few failures among the fleets.

The depth at which work is performed rarely exceeds fifteen fathoms; the bivalves are numerous in deeper waters, but no diver can endure the enormous pressure sustained on the lower beds; even a few seasons' work at the fifteen fathoms level practically ends his career. There are no white divers on this coast; nor are there any natives employed to work without the aid of the diving-dress, for the waters abound in sharks, and more than once in earlier days the naked aborigines have been crushed to death by octopoda.

Schooners go out with the lugger fleet and act as floating stations for the deposit of the shells, and as storehouses for the supply of foodstuffs. In many cases these larger vessels seek the shelter of some mangrove-fringed creek within easy access to the working craft; particularly is this the case when the field of operations lies off the Ninety Mile Beach, for here storms are frequent and anchorage unstable. Cape Bossut

and the adjoining Lagrange Bay are usually turned into odd-looking townships of stranded vessels in the height of the season.

The diving work is conducted in the most matter-of-fact manner, little precaution being taken to prevent accident; fortunately mishaps are rare, thanks in no small measure to the wonderful vitality of the Manilaman diver. No rope ladders are employed; the diver drops heavily from the gunwale, grasping only the plunger line as a guide to his descent. For the first few fathoms his downward course is alarmingly rapid, while the sensation experienced when the lower depths are reached is not a pleasant one. A novice, going down in the "dress" almost invariably turns turtle when a very short distance under water, and this unnerves him so that he usually releases his grip of the plunger line, and then—he may perform several complete revolutions before he lands, probably on his head, among the clinging marine growths. Well do I remember my own initiation into the mysteries of the diver's life, and ever since I have sympathised deeply with those who explore the hidden caverns of the dark blue waters.

It came about in this way, nearly three years ago, after doing some exploring work in the interior, I found myself at Broome, awaiting a steamer to connect with Singapore and home. The few whites then in the settlement interpreted the laws of hospitality in a generous manner, and I was afforded every opportunity of watching the luggers at work in and around Roebuck Bay. Meanwhile I ostensibly put up at one of the hotels on shore, though to escape mosquitoes and kindred pests I invariably carried my camp blanket out to the end of the rough wharf in the evenings, at which time the air was usually filled with the indescribable clamour of drunken coolies, and the weird drum beating of the everlasting Malay concerts. The Japanese element, too, after sundown, became especially boisterous, and their harsh unmusical chants, accompanied by much hand-clapping and cymbal-clashing, was diabolical in the extreme.

After a week of this sort of thing I was glad indeed to accept an invitation to visit Cape Bossut in the lugger *Rose* which was about to set out on a lengthy cruise; so I embarked without delay, thankful at the prospect of a few days' rest on the waters. The owner of the lugger at the last moment decided not to sail with me; the monsoon season was approaching, he said, and he was not a good sailor, so when the anchor was raised, and the *Rose* was threading her way out among the sand-banks, I realised that the only white man on board other than myself was an elongated specimen of the genus sand-groper just recovering from the effects of a prolonged debauch on shore. I found this

individual to be good-natured enough but wholly ignorant of seamanship, and, as the vessel possessed no chart of the route, we had perforce to steer close inshore and trust largely to providence for our safe guidance. The diver, however, was an exceptionally intelligent member of his class, and seemed to understand by instinct when any danger threatened; and, while the white "commander" slumbered heavily during the long watches of the night, Mariano, as the diver was named, gave me much interesting information, in his soft-voiced broken English, concerning the hazardous nature of the pearlers' work.

About 3 o'clock in the morning, while the *Rose* was on a long tack seaward, he begged me to go into the cabin and get a short sleep. I looked at the for'ard deck where the Malay crew were huddled, presumably asleep, then glanced at my deputy host who was snoring stentoriously in the lee scuppers, and I hesitated. Mariano laughed. "Me watch," he said significantly, and I was satisfied. I dropped off into dreamland at once, but in five minutes awoke with a start to find myriads of creatures swarming over my face and body. I grabbed wildly and caught something; it was a huge cockroach. Going hastily on deck I was greeted by the commander who had just awakened. "Yes, mate," he said gravely, "you need to be very drunk before you can sleep down there," and I felt inclined to agree with him.

Towards daybreak the breeze freshened and we were soon thrashing to windward through a choppy sea, shipping an alarming amount of water at each plunge; but the headland of Cape Letouche Treville was almost abeam, and a few miles further south False Cape could be located where the waves dashed confusedly over the treacherous reefs. The commander was sober enough now, and he set about preparing breakfast in a manner that at once proclaimed the tactics of the bushman. "Sailoring isn't my line," he admitted with becoming modesty, "but I can handle the nigs all right, an' that's the main thing in this business." As if to illustrate his assertion he thrust his head out of the hatchway, and with sundry sulphurous expletives ordered the pumps and diving gear to be got ready. Mariano, meanwhile, sat by the tiller smiling very broadly; it was evident that he did not think much of my companion's influence with the scowling black-skinned crew.

False Cape was safely weathered, and then we entered the sheltered waters of Lagrange Bay where many luggers were assembled. Cape Bossut forms the southern boundary of this pearlers' haven, and we steered slowly towards its mangrove-covered beach. Numerous sea-snakes here surrounded the vessel, gliding hither and thither on the surface of the water.

They were, as nearly as I could judge, about four feet long, and their skins were very prettily mottled; but though of extremely venomous appearance, Mariano assured me that they were perfectly harmless. He was evidently, also, pleased to see these reptiles, and straightway announced his intention of descending to examine their submarine haunts. "Snake feed on oyster," he said to me, "good sign."

I assisted in having the *Rose* hove to, and then watched further proceedings with much interest. The sounding-line gave the depths as fifteen fathoms, which was considered a satisfactory level, and soon Mariano was encased in his cumbrous rubber suit, with helmet tightly clamped, and the great weighted boots securely fixed. With much difficulty he managed to place his limbs over the gunwale, then he balanced himself, see-saw fashion, like some inert monster, while extra weights were laid across his shoulders. The pumps were manned by two evil-looking Malays who mechanically bent to their labours and sent a wheezing, sputtering, current of air coursing through the long tube, which emerged from the escape valves of the helmet in a hissing vapoury stream. The plunger line having now been thrown overboard, the diver, grasping it tightly, released his grip of the gunwale and flung himself heavily backward. He struck the water with a hollow plunge, and disappeared from sight, whilst the air-bubbles burst furiously over the line of his descent. The long tube paid out in writhing coils, and the air throbbed down with increased intensity as the lower depths were reached. A few minutes passed and the surface of the sea around had regained its placid aspect, and only the vague air-bubbles indicated the diver's presence below. Another short interval elapsed before Mariano signalled to be raised, and the commander and I began to haul on the slim rope which had paid out with the tube; and quickly the tell-tale bubbles drew nearer and nearer, and hissed more vigorously as the diver rose from the depths. Then suddenly a dark form bobbed up some yards away and lay flat on the water with limbs extended; and the rushing air blew the wavelets into foam as the strange figure was towed alongside.

"No shell down there," Mariano said laconically, when we undid his helmet; so we pulled him on deck and helped to extricate him from his unwieldy habiliments.

The commander now proposed to take the *Rose* into Cape Bossut creek, where a stranded schooner could be seen, with several wigwam-like shelters dotting the sand around; but in a too eager moment I intimated my desire to take a plunge in the dress, and to this the commander readily agreed. Mariano, however, did his best to dissuade me from my purpose; but his

language was not complete enough to explain why, and I disregarded his advice—for which I was very sorry later.

I was quickly assisted into the clumsy garments—which were several sizes too big for me—and before I had fully realised my intention I was hanging over the gunwale waiting to receive the helmet over my head. The lugger had been drifting gently all the time and a new oyster-bed might have been reached, so I was given the shell net in case I happened to see something worth picking up, and with final injunctions from the commander to “keep on even keel” while descending, the helmet was closed tight and I was shut off completely from the outside world. I rested over the gunwale helplessly for some seconds, half-choked by the superabundance of rubber-tainted air within my limited prison, then I revived somewhat, and sidled into the water as gently as I could.

For a brief space I seemed to descend at lightning speed; a blurred vision of green flashed before my eyes; my ears buzzed painfully and my head felt as if it had suddenly grown too large for the helmet. I had not anticipated these sensations, and would have given much to be safe above once more, but down I had to go whether I would or not. Soon the sighing in my ears became less violent, and it seemed as if my rapid downward course had been considerably checked. The wall of green appeared no longer as a quivering hallucination, and the rhythmic pulsations of the pumps sounded distinctly through the tubing. I felt that all was well again, and was beginning to congratulate myself, when I suddenly began to rotate, my feet remaining as a centre around which my head described an ellipse. After a few moments of this unpleasant kind of performance I did not know which end of me was uppermost, and I gasped and spluttered and perspired profusely; then, after an eternity of time, as it seemed, my head bumped gently against a giant mass of coral and the shock helped to bring back my senses.

I found it no easy matter to regain the perpendicular, and my head bobbed like a football on the coral bottom for some time before I succeeded in my efforts; but the sight that met my gaze then was sufficient reward for all my sufferings. I stood in the midst of a magnificent marine forest, where graceful coral branches intertwined with less material tendril growths. Delicate fern-like plants covered the honeycombed snowy rocks, and enormous Neptune's cups appeared here and there among the clinging vegetation. The fronds of the coral palms trembled as if in a gentle breeze, and the more robust growths swayed slowly to and fro. It was as if a luxurious tropical thicket had been submerged, and yet retained its pristine grace and beauty. My radius of sight was but a few yards, unfortunately; beyond that all was

blurred and indistinct as a picture out of focus. I tried to walk, and at once realised that my limbs would hardly obey my will; the pressure of the water had cramped them so that my movements were like those of an automaton—and this at a depth of less than a hundred feet. Shell fish of all descriptions were scattered around, and among them I observed a solitary pearl oyster; and I picked it up as if it were of the rarest value and placed it in the net. With much trouble I also succeeded in breaking off a coral branch; instead of being brittle to the touch it proved to have all the tenacity of the willow.

I was preparing to go further afield in search of treasure when a tug, tug, came at the rope encircling my body; I had reached the limit of the line, and the ship was drifting onwards. At the second tug my feet lifted clear of the bottom and I immediately acquired a horizontal position; then a deadly faintness came over me and I felt myself choking. I jerked wildly at the communicating rope, and in a moment I commenced to shoot upwards, gyrating the while like a spinning minnow. When I reached the surface and was pulled aboard I was more dead than alive, but I was satisfied, nevertheless, to have gone through the ordeal. Mariano surprised me after I had been rescued from the dress by emptying from it several gallons of water.

"Helmet leak," he said, "no keep even keel; get drowned! See?" I did see, and marvelled that I had escaped so easily. I still have the coral branch to remind me of my experience. . . . Recently I have learned that the crew of the *Rose* mutinied some little while back, and she came into port with neither the diver nor the commander aboard.

A lugger is never anchored while working a patch, for the molluscs are seldom found very closely together, and in consequence the ship is allowed to drift while the diver follows on, filling his shell net as he proceeds. If a chasm occurs in the drifting course, the unfortunate below must depend wholly on his grip of the plunger line to save him, and if a series of giant coral cups or other obstacles bar his way he must clamber over them as best he can. The enormous length of air tube curling through the water also needs his close attention, for as the so-called "shallows" are of varying depths, many fathoms of extra tubing are constantly dangling around, and a few seconds sagging against a sharp rock or coral cup might penetrate the rubber, and—the diver's career is ended. When sailing between two known beds, or prospecting for fresh shell levels, the diver is not brought aboard but is raised to the gunwale where he clutches fast; and there he hangs, sometimes temporarily fastened by stout ropes to the mast or deck clamps until the intervening waters have been crossed and the lugger is again hove to.

The Malays who attend to the air pumps require to be always under careful supervision; two of them can rarely work together long without finding something to quarrel about, and then their duty is neglected while they argue or fight over their trivial differences.

I was recently on board the lugger *Dorothy* when at work off Cape Bossut, and while the owner was examining some strange coral specimens in the little cabin aft, I remained on deck to see that the pumps were kept properly manned. All went well for several minutes, and the thudding pistons drove the hissing air down into the writhing tube with unfailing regularity. Then suddenly the pulsations ceased: the two Malays at the handles clutched at each other's throats in angry altercation and were immediately rolling over and over on the slippery deck. I sprang to the pumps and succeeded in restarting the flow of air, and the lugger owner, rushing from the cabin, energetically hurled the squabbling men overboard among the multitudinous sea snakes which surrounded the vessel, where their enmity quickly dissolved. When the diver was hauled to the surface he was unconscious, but soon recovered when the great helmet was unscrewed from his shoulders. Such incidents are not uncommon, and it is certainly surprising that fatalities do not oftener occur.

Broome, on Roebuck Bay, is the great centre for all pearlers. It is a blistering little settlement, situated on the edge of Roebuck Inlet—a mangrove-lined, salt-water creek, which harbours a most powerful species of mosquito—and the population is approximately made up of fifty whites and five hundred of mixed Polynesian race.

Such a proportion, as may be imagined, is a somewhat dangerous one, and it appears all the more so when it is known that the pearlers' "hotels" are but villainous drinking saloons, run, alas, by one or two unscrupulous white men.

Details of life in this out-of-the-way township may well be spared the reader; it is one of the hottest corners on the face of the earth, which statement is true in a double sense, thanks to the miserable influence of the renegades mentioned. The master-pearler does not visit this quarter any more than he can help; he remains on his schooner while in its vicinity; association with the men he employs would destroy all his authority over them and lead to certain disaster. The poorer class of pearlers are termed "beachcombers" by their more fortunate fellows. Having lost their boats and diving gear through stress of weather, or by encountering uncharted rocks, they try to regain sufficient money to begin afresh by searching the beach for any chance shells that may have been washed ashore. Sometimes they set to work with their limited tools and succeed in con-

structing various and crude forms of "two-masters" from the wreckage of their former vessels and some roughly sawn eucalyptus planks. "Cockroaches" the results are called, and they reflect much credit on the patience and ingenuity of their builders, though they can seldom be trusted any distance from shore owing to the influx of water through their ever-gaping seams. After a storm the beachcomber reaps a good harvest, and then, if his form of labour be less dignified, it nevertheless nets him quite as large a return as falls to the lot of the owner of a lugger.

Some very fine men are engaged in the pearling traffic, as well as some of the worst specimens of humanity; but the former are greatly in the majority, and by them the whole industry is influenced. Lugger owners are, on the whole, a kindly and true-hearted people, and the schooner captains the most generously hospitable men I have ever met.

ALEXANDER MACDONALD.

TRINIDAD: ITS PEOPLE AND RESOURCES

THE arms of the colony of Trinidad bear the inscription, *Misceri probat populos et foedera jungi*, quaintly adapted from an easily recognised source. And surely never was motto more aptly chosen, though to whom the selection of it was due is involved in obscurity. Probably it should be credited to Sir Ralph Woodford, who did so much for the island in the early years of the last century.

Here, indeed, in this pearl of the Antilles are many peoples mingled, and if unity and perfect amity be yet to seek, as the recent riots and the Commissioners' Report of July last imply, all this makes the aspiration of the motto only more appropriate and admirable. For in this colony of the Crown Englishmen, Scotsmen, Irishmen, Frenchmen, Spaniards, Portuguese, Germans, Venezuelans, East Indians, Chinese, negroes, and half-castes of all sorts, make a population of over 250,000 souls. Of these some 88,000 are Roman Catholics, 65,000 Church of England, 7600 Wesleyans, 5800 Presbyterians, 4800 Baptists, 1600 Moravians—the total Christian population according to the last census (1901) being in round figures 194,000. To these must be added 65,000 Hindus, 10,000 Mohammadans, 400 Buddhists, and some 500 other undenominated non-Christians. It is worthy of note that nearly all the Chinese return themselves as Buddhists. Here is a congeries of peoples and religions affording an extremely interesting study to a visitor, and one which well repays a dipping below the surface.

There are no aboriginal Indians left ; but picturesque traces of their *habitat* survive in many curious names of towns and districts and islands, such as Tacarigua, Arouca, Chacachacaré ; while the highest mountain, Tecúche (3012 feet), now a Government station for the trigonometrical survey of the island, was originally the dread abode of an Arouac deity.

In spite of its Spanish name, given to it by Columbus on July 31, 1498, when he sighted the three sister peaks of Moruga during his third voyage, Trinidad has never been a completely Spanish colony. The first Spanish Governor was not appointed

until 1532, and for very many years afterwards the island remained only nominally Spanish, being raided in succession by the English under Raleigh, by the Dutch, and by the French. No progress was made until a large influx of French people was brought about, through representations made to the Court of Madrid by a French planter in Grenada of singular foresight and commercial instinct, named M. Rane de St. Laurent. The French element thus introduced was largely augmented by *émigrés* from Martinique, Guadaloupe, and St. Domingo during the Revolution, and the island became a French colony in all but name. The lovely district of Montserrat in the centre of the island is to-day essentially a French district, inhabited by descendants of distinguished refugees. Like true aristocrats they have been extremely exclusive, have intermarried greatly, and now form, as it were, one large French family. The friction which existed in former years between this *colonia in coloniâ* and the English Government has disappeared under wise administration; and now that they have been admitted to a share in the local Government, they are no less loyal than cultured and refined. They possess the broad-minded common-sense views of Englishmen combined with a courtesy and grace which are, alas! distinctively French. Their children are sent to school in England to be educated, since the importance of such a training is recognised as necessary to qualify them for competition in the colony. The Spaniards in Trinidad who belong to the upper classes are mostly political refugees from Venezuela, where revolutions, due, as Mr. Herbert Spencer would tell us, to the mongrel breed of its inhabitants, but certainly fomented by foreign stimulation, are almost chronic.

It is not easy at first hand to affirm that anything which one sees in the West Indies is indigenous. This remark applies more perhaps to the populations than to the *fauna* and *flora*. Spanish by discovery, French by inhabitants, English by conquest only 106 years ago, there still remain to be accounted for some minor items in European immigration and some major items in the black labourers. The Portuguese came chiefly from Madeira, whence they were driven by religious persecution. The Germans have, true to their instinct, come to trade, and their presence is sufficiently accounted for by the large interests which German financiers possess in Venezuela close by.

The negroes are, of course, the descendants of the African slaves who were first imported at the end of the eighteenth century. As cultivation increased, however, and further tracts of land were brought into use, it was found that the negro labourer was very expensive. Not forming an insignificant unit amid an overwhelming negro population, as in Barbados, the Trinidad negro added to his laziness insolence, and to his

insolence greed, until at last all necessary work had to be paid for on his own terms or left undone. Thus was necessitated the immigration of East Indian coolies, who are indentured to the planters for a term of years, protected by the Government, and properly cared for. There are some 85,000 of these excellent labourers, quiet, peaceful, thrifty and industrious. Many of them save sufficient money to re-purchase their caste on returning to India: many others both return and come back to Trinidad under fresh indentures, so well have they been treated by the colony. This speaks highly for the working of the Immigration Department, the total cost of which amounts to some £58,000 a year, £40,000 of which, however, is borne by the planter.

Fortunately for the colony, sugar, together with its by-products, is now by no means the only, or indeed the chief, industry. Cacao, coffee, and coco-nuts give excellent returns, and, indeed, the cacao cultivation has advanced by leaps and bounds during the last ten years from 16,000,000 lbs. exported in 1891 to nearly 35,000,000 lbs. in 1900. The coffee crop is a very variable one. Sometimes the yield is large, sometimes very small; still here again the figures show well, standing at 8000 lbs. exported in 1891 compared with 19,000 in 1900. Nor, as a minor industry, ought one to omit the celebrated Angostura bitters, the secret of which is so well preserved locked up in the head of the leading partner in Messrs. Siegerts. The foreign consumption of this article seems to be fairly constant, for there is little variation in the number of gallons exported. The lowest was 31,000 gallons in 1894, the highest was 40,000 gallons in 1897, falling to 37,000 gallons in 1900.

One extremely useful source of revenue has not yet been mentioned—the celebrated pitch lake at La Brea. This freak of Dame Nature, covering some hundred acres, and providing an apparently inexhaustible supply of asphalt, yielded no less than £49,000 royalty to the colony's treasury in 1900. So much litigation was caused by rival claimants to the right of digging pitch, that a commission was appointed in 1902 to inquire into all the concessions and the several rights of grantees. This commission issued its report in January 1903, and therein it is estimated that at the present rate of extraction of about 120,000 tons per annum from the pitch lake, the deposit should still last for more than a century.

It is exceedingly probable that other mineral deposits which exist in the north and centre of the island will soon be worked to advantage. Already coal and glance-pitch of commercial value are being obtained in the Montserrat district. Indeed, with respect to caloric value, the two qualities of Montserrat coal compare favourably with the American coal best known in Trinidad, the

Reynoldsville. The figures as given by the government analyst are Reynoldsville 14·74, Montserrat No. 1, 16·38, and No. 2, 14·33. Mineral oil, too, is being supplied from a well at Tabaquite; and the general outlook in directions other than sugar is distinctly cheering.

A new industry has been recently brought to the notice of landowners, and is one which, if developed on sound lines, may rapidly become a very important and valuable trade. We refer to the cultivation of the bamboo for conversion into pulp for wood-fibre and paper manufacture. A bamboo yields half its bulk in the process of treatment, so that as the usual London market price of the pulp is about £10 per ton, the bamboo in its natural state is worth about £4 per ton. Now an acre of land will yield forty tons of bamboos in favourable districts such as the western and southern coasts of the island.

The great want of the colony is cheap and easy means of transit throughout the island. To meet this the Government Railway has opened some new lines which promise to be successful. One of these, the Sangre Grande branch, runs almost parallel with the north coast into the Manzanilla district on the east, penetrating the high woods and stopping within eight miles of the sea close to the Cunapa and Oropuche rivers. This section opens up large tracts of land which ought to be rapidly taken up and planted with cacao and coffee. Some of the allotments which were almost inaccessible are now easily workable. Much the same may be said of another cutting which has its terminus at Tabaquite in the heart of the Montserrat district.

But apart from the enterprise of the railway department, which has done much and will doubtless do more, there is need above all else of the extension of roads. The officials in charge of this Department ought to realise that any money spent in a tropical climate in facilitating locomotion is well spent. No doubt there is a difficulty in the central part of the island in getting suitable metal for good macadam; but the stone from the local quarry at Carrera, one of the islands near the Bocas used as a convict station, is excellent for road as well as building purposes, though laborious to work and expensive to transport. Some shaly stuff is found in San Fernando, but it is brittle and dusty. The pitch lake is the great stand-by for the roads in the city; but although many European and American cities have adopted this asphalt pavement, it is, under the fierce tropical sun or drenching tropical rains, generally sticky or slippery, probably the exact proportion of sand or gravelly material which ought to be mixed with it has not yet been determined. With the extension of good roads doubtless many thousands of acres of yet uncultivated land will be taken up. Over 600,000 acres

still await the capitalist, and a large proportion of this land is eminently suitable for cacao and coffee, while the low-lying swamps are exactly adapted for the growth of bamboos.

There is also a hitherto unattempted field open to those who possess enterprise and capital in the raising of cattle and horses. For many years the troops stationed in Barbados and St. Lucia have been supplied, under rigid terms of contract, with beef imported from Puerto Rico, until lately a Spanish colony, while all the time the pastures of Trinidad and Tobago, which are capable of supplying all that was required, have lain idle and unproductive. Now that the question of a secured food supply for troops or for our navy in time of war is being investigated, it is not inappropriate to remark that we ought not to be, and that we need not be, entirely dependent upon foreign, perhaps hostile, countries. To suggest that the 15,000 acres of Crown land in Tobago should be turned into an Imperial farm for the breeding of bees and chargers may give rise to question, and it is always arguable that these and such-like schemes are best left to private enterprise; but there can be no doubt that the idea itself is not impracticable, and that the British colonies of the Caribbean Sea, together with the troops and ships on the West Indian station, could be supplied with rations and regimental mounts from purely British colonial sources close at hand.

The Government farm in Trinidad sets a very good example in a small way of the method in which the idea suggested could be carried out. The Valsayn estate not only supplies all the public institutions in the island with milk and butter, but encourages better breeds of horses, cattle and asses. The splendid East Indian zebu bulls and cows which are there raised form a sight not easily forgotten. An attempt is also made to raise pigs, poultry and ducks, but the dampness of the situation militates against any great success in these lines. All the mutton, too, which one eats in Trinidad is imported, for sheep generally contract malarial diseases, throat troubles and foot-rot.

Of the valuable timber which abounds in the high woods it is hardly necessary to speak. As cultivation increases the trees will be cut down and not replaced. Many of these are very beautiful and are unrivalled for cabinet-making. The *poui*, the purple-heart, and the leopard-wood especially are extremely hard, of fine grain, and receptive of a high polish. Where cacao is planted the *bois immortel* is almost invariably used as a shade tree, but although invaluable for its nitrogenous contributions to the soil, it is valueless as timber. The *castilloa elastica*, which yields a good commercial rubber, has been recommended as an alternative shade-tree to the *bois immortel*, and has been to a small extent adopted in some other islands, but the experiment

has not found much favour in Trinidad. It certainly has the advantage of making the same ground yield a second product of considerable value, but whether this is at the expense of the cacao or not, experts are not at present agreed.

It remains only to speak of those picturesque attractions of the islands which must certainly be counted as an asset when estimating its resources. The numbers of tourists who visit Trinidad from England and America during the winter months spend their money very freely, and every penny so spent is a gain. Of late years the number of visitors has largely increased owing to the facilities offered by the Royal Mail Steam Packet Company and some American and Canadian lines. The irritating caprices of an English winter—one might well add, and of an English summer—are delightfully absent in this tropical isle. There is an excellent hotel on the Savannah, and as Trinidad is now on the direct line from Southampton, all the annoyance and trouble of transshipment of baggage and self at Barbados are avoided.

The old Indian name of the island, *Iëré*, "the land of humming-birds," seems to euphoniously portray the ideas of daring beauty, flashing contrasts, and magnificent scenery which are actualised in forest-clad mountain, silvery glade, and "lightning-flash of insect and of bird." The roads, high o'er-arched, embowered by bamboos bending in dainty grace, are lined with coffee trees or nutmeg; the rich pods of cacao hang from the bare trunks or hard bark of the branchlets, or lie in gathered heaps which glow with all shades of colour from a deep purple, through scarlet, pink, and orange down to a golden saffron or lemon chrome. Above tower the vermillion-laden boughs of the *bois immortel*, or the "slender coco's drooping crown of plumes;" while within and without the shade flit the dusky Indians in picturesque garments of varied hues, arms and ankles zoned and gleaming with silver and gold.

AN ENGLISH VISITOR.

SUSAN PENNICUICK

A STORY OF COUNTRY LIFE IN VICTORIA

CHAPTER XVII.

A DISTURBANCE IN THE FAMILY

"Green gravels, green gravels,
The grass is so green,
The fairest young lady
That ever was seen.
Oh, Rosy! Oh, Rosy!
Your true love is dead,
An' he sent you a message
To turn round your head."

"You've got to turn your head round, Rosy. Go on. Go on. You're spoiling the game."

"But it's so silly," objected Rosy, dropping out of the circle of children, and putting the corner of her pinafore in her mouth.

"But you said you'd play, and you've got to," maintained Etta stoutly, religiously keeping her back to the circle, her true love having died some time before and sent her the same inconvenient message. "Come on, Rosy, don't be nasty."

But Rosy couldn't be prevailed upon to join, and the little circle of boys and girls broke up and looked at her dismally.

"You is nasty," said Vera, "you's spoiled our game."

"O—o—oh, o—o—oh, silly-billy, silly-billy," jeered the others in chorus, and Rosy began to whimper. She was self-conscious enough to feel foolish at turning round before them all at the bidding of an unknown and deceased true love, but she did not like being pointed at and laughed at for not doing it.

It was a hot day in February, so hot even now, at five o'clock in the afternoon, that no one but hardy country children would ever have dreamt of indulging in violent exercise, but the young Grants were used to heat, they were all well again and this was the last day of the holidays, and they were making the most of it, choosing as usual for their playground the strip of

grass between the plantation and the margin of the lake. Ted despised such childish games, and he lay on his back staring up at the blue sky and gave them his opinions on the matters in hand when he thought they were called for.

"Ugh," he said scornfully, "just like girls to squabble over a game. Cry baby, cry."

"I aren't a girl," remonstrated Georgie, who was eight years old, and looked upon his elder brother as the incarnation of all that was desirable in life.

"Girls is better'n boys," declared Vera with dignity, and without a doubt in her own mind.

"Oh, come, you're only a kid any way," said Ted. "What's the good of girls? Oh, Rosy, oh, Rosy, your true love is dead, an' he sent you a message to turn round your head. Such skite! Rosy hasn't got a true love."

"Oh," echoed the others in chorus, "Rosy hasn't got a true love, oh! oh!" And Rosy sobbed audibly, as if this omission at the age of ten were a dire calamity of which she was most bitterly ashamed.

"Polly's got a true love," said Etta thoughtfully; "Ned Hart's Polly's true love. I saw him kiss her behind the wood-house yesterday evening."

"My! You'd better not tell the old girl that," said Ted, sitting up and showing more interest than he had hitherto done.

"You shouldn't call mother the old girl," said Rosy, lifting up her face, and inwardly desiring a chance to add her mite of information to the interesting subject, but not liking to come round too soon; "you'll go to hell and be burnt up for ever and ever if you don't honour your father and mother."

"Don't care," said Ted, for whom the threat had lost its terrors. "Mother isn't a bad old girl; oh, lor'! she's heaps better'n Ann. How Finlayson could look at Ann—ugh!—must be hard up."

"Ann!" chorussed Etta and Rosy together, "Ann! Much you know! Just like a boy! Silly! You are silly! He's Sue's true love"; and Vera echoed:

"Yes, Sue's true love."

"Bosh!" said Ted, certain of the superiority of the masculine intellect. "He always sits by Ann at tea, and I heard mother say to Lil the other day, she was sure now he had taken a fancy to Ann. He's been after her for six months now, you know," meditated Ted; "it's time they settled it."

"Oh, oh, oh!"—again a scornful chorus from the girls—"just like a boy. Much you know."

"Ann just makes him sit by her," went on Etta, "and so

does mother, and so does auntie, but he'd like to sit by Sue and——"

"And he talks to her by the lake here," broke in Rosy, eager to add her quota, "and brings her books, and I heard him say on'y yesterday something about coming here was 'glimpses of sunshine,' and——"

"Doctor's Sue's twue love," put in Vera as a summing up.

"Bosh!" said Ted again, overwhelmed by the evidence but unwilling to give in. "It's deuced hot here. I'm going to make a raft with those boards."

"That's a wicked swear word," said Georgie, while the girls put in:

"And you're not allowed to touch those boards. They're to make a gate to the twenty acre. Will said so."

"Who cares," said Ted in a lordly way. "Come on, kids. There's a bundle of rope in the end stall in the stable, you go and get it, and don't you get caught now. We'll leave those girls; who wants girls? I'm going to make a raft like the boy Sue told us about. I'll be captain and Tom can be mate."

"But you're not let, you're not let," cried the despised girls. "We'll tell."

"Tell tale tit, tell tale tit, you're tongue shall be slit, and every little puppy dog shall have a little bit."

Whether it was this awful prospect as set forth in rhyme that appalled them, or whether Mother Eve's great failing got the better of them, or what, was never told, but the girls, instead of retiring to carry out their threat as Ted half feared they would, watched him and Tom with interest from an ever decreasing distance, and at last, by the time Georgie had arrived with a bundle of old rope that had been used as clothes-line and discarded, they had come close up and, at first without a word, began to help their brothers lift the boards together, and before five minutes had passed the raft was being made by six pairs of busy, eager hands.

Sue came out of the plantation and watched them for a moment carelessly, then looked for and found a shady spot where she might play with her child in undisturbed peace. She was rather tired, for it had been a hot day and had been given over to the making of peach preserve, and every available pair of hands had been pressed into the service, first to pick and then to peel and stone the fruit.

"It is no good making a pound or two," Mrs. Grant had said, and Sue, picking peaches in the heat of the day and then preparing the pile on the kitchen table, which diminished with wearisome slowness, thought that even a hundred pounds or so didn't seem enough. But they were done at last, and her aunt had decided

she'd spend the evening jam-making, an uncomfortable arrangement which did not meet Sue's views at all.

"But don't you stop, my dear," she said, greatly to her relief. "I don't want to keep you. You go out for a walk and just give an eye to the children, will you? They're always a bit wild, and I'm frightened for the lake. Georgie was saying he wanted to go for a swim, and he'll be drowned sure as anything if he does. I can't think whatever put it into his head."

"Well, it is tempting on a day like this."

"It's all very well for the men, but I won't have the children in. They've gone down to the lake now, and you just tell them, Sue, from me, I won't have them bathing by themselves. Tell them not to go near the lake, there's a good girl."

"I'm leaving you all the work, aunt," she said, preparing to depart. She had long ago given over wondering why a well-to-do woman like Mrs. Grant should not get a cook who could make her jam for her.

"Never mind, you go. You look a bit washed out, and no wonder, the day's been so hot; but I must get that jam made to-night. Lil's coming over in the morning, and I know what that means. Nothing's ever done once we get Lil back in her old home again, so I'll just finish up to-night."

Thus dismissed, Sue gladly put on her hat and, picking up her baby, strolled down through the plantation to the lake. It was hot still, but at least there was a promise in the air of the coming night, and the faint wind that blew across the water was cool and refreshing. She looked for the children and was relieved to see them all busy over a pile of boards and apparently not even dreaming of a bathe, so she found a shady spot from which they were just visible and, seating herself on the ground with her back to a tree, gave herself up to her own thoughts.

"Goo, goo, goo," said the baby, and her mother smiled down on her.

Until to-day her aunt had not worked her very hard. The doctor had impressed on her she ought to be careful, and canny Scotchman as he was he had managed so to ingratiate himself with the house mistress that any mandate of his was sure to be obeyed to the letter.

Truth to tell, he could not keep away from Sue. He had told himself at first it was a good thing she had refused him, but again the longing for her company, and the loneliness of his life sent him again and again to Larwidgee. Of course he saw—what man could help it—he was more than welcome, and he shrewdly suspected he was welcomed on Ann's account, but what matter. When Sue should give in, as he doubted not she would

give in in the end, it could not matter for whose sake he had been welcomed.

Very circumspectly, with all the inborn caution of his race, did he set about his wooing. He made himself the friend of the family, he was intimate with every one of them, Ann, her mother, her aunt, even old Grant himself had a welcome for the doctor. And the doctor he owned it to himself came only to see Sue, the one woman in the world, could he have helped himself, he would not have loved.

Once intimate with a family so busy about good works, he had plenty of chances to cultivate her acquaintance, and he pursued them diligently, and, busy man as he was, with a large and growing practice, he still found time to come over to Larwidgee three or four times a week. And always Sue, with the child in her arms, the child that he knew must be Marsden's, seemed to remind him that her past history should place a barrier between them. He agreed, he agreed, but he could not keep away, and, as the clear-eyed children saw plainly, it was for Sue's sake he haunted the station, though their mother, with the knowledge of her niece's history to blind her, might set Ann down as the attraction.

And Sue—well, Sue would not have been human if she had not felt pleasure in Alec Finlayson's society, if she had not felt both affection and gratitude for the man who was her only link with the outside world. It is possible that but for the child her feelings might have been warmer, but that child, the child that was her sole care, was a constant reminder to her of her love for its father.

And as she sat there in the shade this hot afternoon she was thinking, not of Alec Finlayson, whom she had come out to meet, but of Roger Marsden, whom she had not seen since that day in early November when he had told her there was a little farm in the Heytesbury Forest waiting for her if she should choose to take it. The baby lay on the grass beside her and looked up with laughing blue eyes to the blue cloudless sky above, and Sue let her heart drift back with longing to that bright Sunday when Marsden had seen his child for the first time and had taken them both in his arms in one long passionate embrace.

"Why, why was the world so hard?"

She glanced at the children still busy over the pile of boards, thought with a sigh of satisfaction that they were quite safe, and then, with a feeling that it was a relief to escape from her own thoughts she saw Alec Finlayson riding towards her.

So friendly had he been that she had almost forgotten that it was little over six weeks since he had asked her to be his wife. She had grown to look upon him as a dear friend.

He dismounted and slipped his horse's bridle over his arm.

"Well," he said, holding out his hand.

She put hers in it without rising.

"You look rather tired," he said as he glanced at her.

"Then I look what I am. I am very tired. No, I'm not ill. Just peaches and the cracking of kernels have been rather too much for me."

"The hottest day in the year too. Whatever made you choose the hottest day in the year to——"

"To make peach preserve? Ah! you must ask aunt that. Do you see Georgie?"

"There he is, stooping down by Ted. What do you want with him?"

"Just to know he isn't bathing in the lake. Aunt is afraid they'll get drowned, so I'm here for the express purpose of seeing that they don't."

"Oh, they're all right, building a house or something. And what have you been doing since I saw you last?"

Then Sue entered into a long account of her own trivial doings, and listened with interest to his account of his own. He loved her, in spite of himself he loved her, and where is the woman who would not be interested in a devoted lover, more especially when her own life is lonely. So half-an-hour slipped pleasantly away before Sue remembered her neglected duties.

"The children," she said suddenly, "the children! I've been forgetting them and I don't see them anywhere."

Finlayson rose to his feet and looked round.

"I—why, by George! the young scamps are out on the lake!"

Sue sprang to her feet and saw in a moment that he was right.

Ted, being undisturbed, had, with the aid of his brothers and sisters, finished the raft entirely to his own satisfaction. Then it had to be launched, and launching it made them so wet it seemed a pity not to make some further use of it.

"Let's get on and row to the other side," suggested Ted, "there's two palings'll do for oars."

"You can't row," hesitated Etta.

"Pooh, nonsense, as if any fool couldn't row."

Apparently the argument was convincing, for Etta agreed to go, and Ted, picking up Vera in his arms, waded out and placed her triumphantly in the centre of the raft. The rest followed and scrambled on board as best they could, the frail raft more than once threatening to capsize. It was hardly an unmixed success either, for their weight sunk it a few inches beneath the water, but as Ted pointed out, they were so wet already that

didn't much matter. They were not in deep water, and there was really no necessity to cross the lake, perhaps on the whole he thought they'd better not; but they might as well paddle round now they were there. So they paddled round to their heart's content for some few minutes till Sue suddenly remembered she had charge of them.

In a moment she had flown to the edge of the lake, and to her dismay saw they had drifted a good deal further from the shore than she had at first thought.

"Children, children," she cried despairingly, "Ted, Etta, come back this minute. You'll be drowned."

"Drowned," scoffed Ted, "not a bit of it. Don't you believe it. We know a trick worth two of that. Georgie, you young beggar, stop your own side. I'll lay you out when I get you ashore, if you don't sit still. You'll have the whole thing capsized."

"Oh, but it's comin' undone my end," said Georgie, pushing forward.

"Oh, oh, let's get off!" cried the girls crowding to one side. "It's coming undone, we'll be drowned."

Ted made one ineffectual effort to keep the thing properly balanced, but it was no good, the children were now thoroughly frightened. The girls and the little boy began to scream, and as they crowded together on one side the light raft tipped up. Sue caught a glimpse of jagged boards and loose rope-ends, and then with a simultaneous shriek of terror, the little crew were flung off into the water.

The lake there was shallow, not five feet deep, but still quite deep enough to drown the children, and she, hardly knowing what she was doing, dashed into the water, made a grab at some floating petticoats and dragged Etta ashore. The doctor, she saw, had hold of two children, and she plunged in again and caught Rosy. By the time she had landed her he was just dragging Ted ashore by the arm.

"Is that all of you?" he asked of the whimpering boy. But Ted was gasping, his mouth and nose and eyes full of water, "where's Tom?"

"Tom got out himself," sobbed Sue. "They're all right. Oh, Dr. Finlayson, if you hadn't been here, they—they—might have been drowned."

"Nonsense, nonsense," said he cheerfully, "the water was quite shallow. You could have got them out by yourself, or very likely they would have struggled ashore by themselves. Don't cry, don't cry, please don't cry." Sue shaken and frightened sat down on the ground in her clinging wet skirts and sobbed in spite of herself, and the children, all but Ted, joined her.

"Oh come, come," said the doctor, "don't do that. There's no harm done except to our clothes. Come, you are wringing wet, you'd best go home and change. Ted, what devil possessed you to lead your sisters into such a scrape. What'll your mother say?"

"Don't tell her," said Ted, shaking the water out of his clothes.

"Don't tell her," echoed Finlayson, "and will she be thinking your cousin and I went into the water for our own amusement, to say nothing of the rest of you?"

"Don't tell her you went into the water at all," suggested Ted in desperation.

"Well, really," said the doctor looking down at his dripping person, "I don't quite see how that's to be hidden."

"Sue could change, and so could the rest of us," said Ted sullenly. "Mother'll be angry if she knows. She told us not to go near the water."

"Humph," said the doctor looking across at Sue who had dried her eyes now, "Christian training doesn't seem to have hit it exactly here. Now, lad, be a man and bear your punishment. You've deserved it for disobedience."

They began to walk towards the house, a wet and bedraggled little company, but Ted stuck to his point, he didn't believe in being punished if he could help himself.

"Susy," he began, "don't tell unless mother asks you."

"But she's sure to ask."

"Well, don't tell unless she does. Promise now."

"Very well," said Sue, feeling certain Mrs. Grant would see some of them before they got their wet clothes off, and that she would be asked for an explanation.

"Now, doctor," said Ted, who was desirous of having two strings to his bow, "you'll beg us off, won't you?"

"Will I? I'd like to see you get a jolly good thrashing. You're at the bottom of it. But I don't suppose your mother'd pay any attention to me."

"Oh yes she will," said Ted, brightening up once he saw a chance of escaping the penalty of his misdeeds, "because of Ann, you know."

"Hold your tongue, Ted. Don't be silly," said Sue sharply, trusting that the doctor had not heard, and hoping even if he had to stop further revelations.

But the doctor had heard, and Ted was too deep in his own affairs to take any notice of her hints.

"What's your sister got to do with it?" he asked.

"Oh, you know," said Ted, winking knowingly. His spirits were rising, and he began to feel quite safe. "Gammon you don't know. It'll be all right if you put in your word."

Etta tossed her head, dispirited as she was, wet, frightened and uncomfortable, she could not resist correcting, out of the depths of her feminine wisdom, her brother.

"You are silly, Ted," she said. "I told you before you were silly."

Alec Finlayson looked from one to the other, and then to Sue's crimson face. She did not know what they would say next, nor how to stop them, but comprehension began to dawn on her companion. After all, he had his suspicions before, this was only confirmation.

"You'd better get home, children," he said shortly, "instead of squabbling here. It's not well to stand about in your wet clothes, and I must get home too."

Sue looked up at him. She was afraid of her aunt's anger. But how could she ask him to stay and shield her, knowing as she did that he would stay for her sake, and that her aunt would forgo her wrath, if he pleaded, for Ann's.

He understood this too, thanks to Ted's revelations, but still as he looked at the tired face of the girl beside him, he determined to stay if he could be of any possible use to her.

"Will your aunt be very angry?" he asked, when she did not speak.

"Yes, I'm afraid so. I really ought to have looked after them better, and you see she has been making jam all day."

"What difference does that make?"

"She'll be tired—and—and—aggravated."

"Oh, I thought good Christians never allowed their tempers to get the better of them."

"It's been hot all day in the kitchen, and anybody might be forgiven for being cross. And then the children to be so naughty—oh dear, I expect they'll all be whipped."

"It's not a heinous crime," said the doctor. "But what'll happen to you?"

"I shall be scolded, and I deserve it too. I never once thought of them. When one is a penniless dependent," she said bitterly, and stopped because there was nothing else to be said.

But Finlayson understood, and seeing she was really dreading the meeting with her aunt, determined to stop and see it through, even though as he saw he was allowed to throw oil on the troubled waters, only because he was supposed to be a suitor for Ann's hand and heart.

"I think I will stay to tea," he said, "after all. I daresay Will can lend me some dry things," and the relieved look on Sue's face was his reward.

She was half hoping they would meet Mrs. Grant as they entered the house, and get the inevitable confession over there

and then, but no one saw them. The children, glad of the reprieve, rushed away to change their things, Finlayson took his horse to the stable and went in search of young Grant, and Sue went to her own room to put on another dress.

She was ready by the time the tea bell rang, and as she left her room, Maggie, the under-housemaid, who came to take the baby, put a note into her hand. She looked at it in astonishment. It was addressed in a round childish hand that she recognised instantly as Polly's, though why Polly should write her a note she could not imagine. She had gone to Titura the day before, and was expected back with Lily on the morrow.

"Miss Polly gave me that to give you sometime when no one was looking," said Maggie grinning.

The tea bell rang again furiously, but she stayed a moment to read her letter.

"DEAREST SUE," it began. "I know you'll do me a kindness. Ned Hart and me we just can't stand it any longer. He loves me, you know he does, you said you thought so yourself once, and I know I love him, so we're going to get married. It's no good asking Father, he's sure to say no, so I'm going to run away with him to-night. Simmonds," one of the men on the place, "is to drive me over to Titura and every one knows we're sweethearts, so he won't be a bit astonished if about half way over Ned comes riding up and asks him to change places. They'll all think me at Titura and Lil'll think I've changed my mind and am going back with her on Friday. Ned won't be missed for he got a week's holiday yesterday.

"I don't know where we're going and I don't know how we're going to be married. Ned'll manage that somehow, but you've always been so kind about it I want you to tell Father and Mother. Mind and tell them before Lil comes because they'll wonder then what's become of me.

"Good-bye with much love from your affectionate cousin Polly."

There was no date to it, but it had evidently been written the day before.

Her first thought was to rush off with it to her aunt, her second, dismay at the consequences to herself.

Whoever reading that letter, would believe her statement that she had not aided and abetted the girl. Angry her aunt would be, most righteously angry, and more than angry, grieved and distressed beyond measure. How could she tell her, and what on earth was to be done about Polly?

Very slowly she went down the passage and pushed open the dining-room door, the same dismally-untidy room, just a shade shabbier, that she had taken stock of eight months before. All the family were seated at tea, and no confession had as yet been made as to the afternoon's catastrophe, and Sue, as she entered, heard her aunt say,

"You were good children, I hope, and didn't go bathing."

No answer seemed required to this, so no one said anything, but Mrs. Grant asked again,

"Did you go bathing, Ted?"

"No, never thought of such a thing," said Ted promptly, bringing down the doctor's stern glance on him, but comforting himself with the reflection that he was sticking strictly to the truth. She hadn't asked him if he'd gone on a raft, and he certainly hadn't gone bathing of his own free will.

Finlayson glanced across at Sue to see how she was taking this barefaced statement, and repressed an exclamation when he saw her face was whiter than the tablecloth. He thought she was taking the children's peccadilloes rather much to heart.

"Why, Sue," said her aunt, not unkindly, "what is the matter?"

"This—this letter," stammered Sue, going straight to the point. She could think of no way of softening the blow, and she felt it was best over.

"A letter? Who from? Why, gracious me, you are white. Sit down, child."

Sue obeyed, and with trepidation watched her aunt read the letter.

For a moment it seemed Mrs. Grant did not understand, then as comprehension began to dawn on her, she was speechless with wrath and dismay. She carried the letter to her husband, and then openly published the contents.

"The wicked, disobedient girl," she cried. "I'll never forgive her, never! flying in the face of her parents and her God. Father, can we get her back, do you think?"

"I wash my hands of her," said Mr. Grant solemnly. "She has left the fold. She has wandered from the straight path. Let her be as one accursed. I'll have no more truck with her. The Lord hath said——"

Eliza, one of the slip-shod maid-servants, appeared in the doorway with a pile of wet clothes in her arms.

"Please, Mrs. Grant, what's to be done with them? I found 'em stuffed under Miss Etta's bed."

"Why? What? Why, that's the dress Etta had on this afternoon. Why—you've been in the lake, miss;" and she took the little girl by the shoulder and shook her with a severity meant perhaps more for her elder sister than herself.

"The raft—it upset," whimpered Etta; "we might have been drowned," she added, as if to enlist her mother's sympathy and pity.

"You were on the lake then, and, Ted, you lied to me." She paused a moment, as if she hardly knew what to do, then she

asked, "which of you were in it? Come, now, tell me quick, or it'll be the worse for you."

Thus exhorted, Etta opened her mouth.

"There was me and Ted and Rosy and Georgie and Tom and Vera."

"Be off to bed with you this minute; no tea do you get this night. You're breaking my heart, you disobedient children. Go to bed, and I'll sort you when I've settled about Polly. Oh, Lord, what have I done to deserve this?"

Sue pitied the poor mother from the bottom of her heart, but the doctor, who disapproved of fasting on principle, put in a word for the hungry children preparing to leave the table.

"Don't be hard on them, Mrs. Grant, please. They are very sorry. Let them have some bread, at least. It's a long while since dinner. Don't let them go starving to bed."

But Mrs. Grant paid no heed.

"Spare the rod and spoil the child. A wiser than you said that, doctor. No, they must be punished. Off with you, now. I've been too lenient with Polly; I'll just make no mistake about you," and the children scuttered out of the room like frightened rabbits.

"What about Polly, father?" she went on. "The Lord will surely direct us in our search. Perhaps we may get her before they're married."

"Let her be, let her be," said the old man, sternly, "she is no child of mine. She stole away last night, and she shall stay away. She'd better marry Ned Hart now, if he will have her. She has disgraced herself. No honest man will want her now. If thine eye offend thee, pluck it out; we've Scripture for that."

"Oh, but, uncle," began Sue, eagerly, "indeed she——"

"And who are you dare speak to me?" he asked, sternly, "An outcast yourself."

Ann, who had been reading the letter, struck in. She had never liked Sue, she was glad enough to find at last what looked like a legitimate cause of complaint.

"It's all her fault," she cried, "I knew it; I warned you what would come of holding communication with the unbeliever and the unrighteous. She has encouraged Polly all along. Why, this very letter says so. She has sympathised with her and encouraged her to deceive us. I know—I told you long ago. She has not the true grip. She has always been against us. She has no regard for her duty. Even to-day she let those children nearly drown."

For once in her life Mrs. Grant agreed with her eldest daughter, and since her husband utterly declined to move in a

search for Polly, she turned and vented her wrath, as was perhaps not unnatural, on Sue, and angry and grief-stricken she did not stop to pick her words. Every opprobrious epithet she could think of she hurled on the unfortunate girl.

"You to betray us! you, that I picked up off the streets! Where would you and your brat have been if it hadn't been for me, I should like to know? It was I saved your good name, and you teach my innocent child the ways of wickedness!"

Sue covered her face with her hands. The shame had come now, the shame she had dreaded, had borne so much to hide. Her aunt was relentless in her wrath, while Ann sat open-mouthed and, for once, silent. She had always been envious of Sue, but she had never guessed how strong a weapon her father and mother held hidden in their hands.

"You wanted to make my poor girl as bad as yourself, I suppose," went on Mrs. Grant, bitterly. "You taught her."

"And you brought this shameless woman among your innocent children, mother," broke in Ann, with almost a ring of triumph in her voice. "You, who ought to know that we ought to hold no communion with the ungodly. We are justly served. We have taken a viper to our bosom. She who should have been an outcast, an unrepentant sinner. What could you expect?"

"Aunt, aunt," wailed Sue, "indeed it wasn't my fault about Polly. I never dreamt of such a thing."

"You encouraged her! You sympathised with her! She says so here," tapping the letter with a trembling hand. "You wanted to make her as bad as yourself; and I to think you had repented and would try and walk in the narrow way. I am justly served, as Ann says, but oh, God, if the sorrow had come to me and not to my little child!"

"I—aunt—I thought there was no harm in letting her talk about him. She always used to all day long when she got the chance; but the last week or two, since he has been at Titura, she has held her tongue. I thought she was forgetting."

"I told you so," said Ann, "she has been contaminating our Polly. I always said we should hold no communication with the unrighteous."

"I thought—I thought she had forgotten," still protested Sue. "She is so young."

"That's it," said Mrs. Grant. "She never would have thought of it herself, so careful as I have always been of her. You say yourself you let her talk to you about him, and you knew I had expressly forbidden her to mention his name. You, a beggar and outcast, living on our charity, and I to trust you!"

The fool I was, the fool! Out you go, you and your child! if my daughter may not come here, neither shall you!"

Poor Sue! the torrent of words left her hopeless. She had nothing to say—nothing. Clearly she saw how her aunt would take it, and seeing things from her point of view, she acknowledged she had right on her side. If only she had spared her the publication of her shame. Bitterly, bitterly she felt the humiliation. Her uncle's, Ann's, Will's eyes seemed reading her through and through, and she felt a shame she had never felt when alone with Dr. Finlayson, though she knew he had guessed her secret long ago. Now she shrank away from his kind eyes; the pity in them only shamed her the more. But he could stand it no longer.

"It seems to me," he said, trying to speak judicially, and as if he had no interest in the case beyond that of the family friend, "it seems to me you are laying on your niece the sins of the rest of you. All the country-side knew that Polly and young Hart were sweethearts. It's only a runaway match, after all. Everyone knew it was bound to come sooner or later. You'll have them back in a day or two asking your forgiveness for the abrupt manner in which they settled things up. A runaway match is a little upsetting at first, but what is it after all? Saves the expense of a wedding. Hart's a sterling good fellow, too. I wouldn't worry about it if I were you, Mrs. Grant. A girl's quite safe with Hart."

"It isn't only that," put in Ann, sourly; she by no means relished the championship of Sue, "it is evident Sue and her child are not fit to live here. Out of this house she must go."

Dr. Finlayson looked at the shrinking white-faced girl standing there before them all. How she must have suffered, how she must have battled to keep that child, the smiling face she had always worn before the world! She was a heroine indeed. And he had fought against his passion, he had doubted the advisability of making her his wife.

He rose up and, standing beside her, put his hand on her shoulder.

"It is your niece's own fault she lives here," he said, quietly. "At Mrs. Wilson's wedding I asked her to marry me, and she refused. If she will reconsider that offer I shall be the proudest man in the State. If she won't, I hope she will look upon me as her friend and will come to me if she wants assistance."

His words fell like a thunderbolt among them, and for Ann, at least, Polly's disappearance took quite a minor place. In the moment of her triumph, when she thought she saw her path clear, her house of cards came tumbling about her ears. It was the outcast who had the lover, she, Ann, the virtuous woman,

was left desolate. She gave a long, sobbing sigh, and laid her head down on the table.

"Whew," whistled Willie, comical dismay written on his face. "Come, mother, don't fuss. Let's look up Polly and have a double wedding. After all, anyone with eyes must have seen Ned Hart and Polly were—were—why, she used to slip out every night for the last month of Sundays and meet him by the old stable just beyond the wood-house."

"And you knew this and never warned us," thundered Mr. Grant. "The evil-doer—the evil-doer encompasseth us round on every side. Surely mine enemies are those of mine own household, and the Lord hath hidden His face from my house. Leave the room, sir, leave the room this moment. Not another bite nor sup do you take at this table."

Afterwards Sue used to laugh when she thought of the scene, the Grants were so rapidly clearing their establishment; but then she did not laugh, and Willie rose with a wry face and made for the door. His mother stopped him.

"How was it you didn't warn us, Will?" she asked sternly.

"'Twas no business of mine to go telling tales," he said sullenly. "Besides, you could have seen for yourselves if you'd looked."

"About what time did they meet?"

"Oh, how do I know? Just after dark, generally."

"Nonsense. She was always in the schoolroom then, learning her lessons."

"I'm blind, then. Or perhaps it was her ghost," and young Will, alarmed at his own temerity, fled and, retiring to the kitchen, made interest with the maids for something to eat.

"There," said Finlayson, "it seems to have gone on in the most open manner right under your eyes. You can't blame Sue now, can you? Now is there anything I can do for you? Send any telegrams? Go anywhere?"

"No," said the old squatter, "she can go. She has made her own bed and she must lie on it. If she's his wife she must just stay with him, and if she isn't then she ought to be, and Larwidgee is no place for the likes of her. Her sin is on her own head."

"It is not only Polly who has sinned," said Ann, raising her face and glaring at Sue, "when you remember the example she has had before her. Father! Mother! Are you going to allow this—this shameless woman to stay in the house with your young daughters, contaminating——"

"She is coming with me. I shall take care of her," said Dr. Finlayson quickly.

Then Sue remembered with thankfulness the little farm in

the Heytesbury Forest, and suddenly the shame and the sorrow that had weighed her down all these months was lifted from her shoulders. They had shamed her openly, now there was no need to hide it away any longer, no need to lead a double life. She would claim her child openly, she would go to the man who wanted her, to the man who loved her; and, to Dr. Finlayson's surprise, a look of glad lightheartedness came over her face, a look he had never seen there before. Was that what his wooing was doing for her?

She smiled in his face with glad and happy eyes and turned and went quietly out of the room, and he followed after her.

Outside in the passage they met Willie.

"Are you two going to run away now?"

"No," said Sue, "no. At least, not together. Dr. Finlayson, how am I going to thank you? How ever am I going to thank you?" and in the fading light Willie saw her take his hand.

"By marrying me, of course."

"God forbid I should do you such a wrong! But it was good of you! It was brave and kind of you! Can I ever forget your goodness?"

"But you—you——" Finlayson was horribly conscious of Willie's watching eyes, and inwardly cursed the Grant family, lock, stock and barrel.

"How good you are! How good you are! I will never forget! Don't you see I am free at last. They have freed me at last themselves. I needn't pretend any more. I am not going to give up my child. I am glad to openly call her mine. Oh! I am glad—glad—glad! You don't know how sick of it I have been. I didn't know myself. I couldn't go on living like this. Only—only——"

"Sue, what are you going to do?"

"Will, could you drive me to Gaffer's Flat to-night?"

"Certainly I could and I will," said Will. "I can do anything to-night. This row will allow of our doing anything for the next twenty-four hours. Then we must look out for squalls."

"I can't stay here, you know. Baby and I mustn't stay here a moment longer than we can help."

"You are coming with me," said Finlayson rather helplessly.

"Indeed I am going to do no such thing. You know—you know, you couldn't really marry me, though you were so brave and good. Oh, never think I don't think you are the best man in the world—worth a much better wife than I should ever be. But don't you understand; you must see how it is. Oh! it's horrible bathos, isn't it, but I haven't sixpence in the world. Will you lend me £5 for a week?"

A maid came in and put a smoky oil lamp on a shelf in the

passage, and by its yellow light Finlayson saw her face transformed, saw the gladness in it, the light dancing in her eyes.

"You are so good, so good I don't mind asking your help. Marry you? You understand, don't you, to all intents and purposes I am a married woman already. I belong to Roger Marsden, and I am going to him."

There was a shuffling of chairs in the dining-room.

"Get what things you want together," said Will hurriedly—he had no desire to meet his parents again this evening, "and I'll have the buggy ready by the men's hut in half an hour. Quick now, if you don't want to meet them again."

MARY GAUNT.

(To be continued.)

INDIAN AND COLONIAL INVESTMENTS*

A STRONG demand for gold to go to Germany and increasing anxiety with regard to the political situation in the Near East, decided the directors of the Bank of England to advance their rate of discount from 3 to 4 per cent. on September 4th. The movement took the market somewhat by surprise, as although an advance was believed to be probable at no very distant date, it was not expected at that particular moment. The Bank has since taken means to make its rate effective, and has succeeded in getting the market largely under its control. It is thought that a further rise to 5 per cent. in the near future is by no means an improbable contingency.

The effect of the rise in money rates has naturally been adverse to high-class securities, particularly as it has been accompanied by the important Cabinet crisis with all the unsettlement it involves; by fears of developments from the Balkan disturbance; and by the absence of encouraging circumstances in any of the principal markets. Consols have once more made a low record, having been dealt in under 89. Other British Government stocks have not been affected to the same extent, but there is a degree of depression among all classes of Indian and Colonial securities, the latter being marked down appreciably on the news

INDIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
INDIA.					
$3\frac{1}{2}\%$ Stock (t) . . .	£ 68,040,902	1931	105 $\frac{1}{2}$	$3\frac{3}{8}\%$	Quarterly.
3% " (t) . . .	48,635,884	1948	96 $\frac{1}{2}$	$3\frac{1}{8}\%$	"
$2\frac{1}{2}\%$ " Inscribed (t) . .	11,892,207	1926	82 $\frac{1}{2}$	$3\frac{1}{8}\%$	"
$3\frac{1}{2}\%$ Rupee Paper . .	Rx. 5,843,690	..	65	$3\frac{1}{8}\%$	Various dates.
$3\frac{1}{2}\%$ " " 1854-5	Rx. 11,517,620	..	66	$3\frac{7}{8}\%$ *	30 June—31 Dec.
3% " " 1896-7	Rx. 1,316,930	1916	58	$3\frac{1}{2}\%$	30 June—30 Dec.

(t) Eligible for Trustee investments.

* Rupee taken at 1s. 4d.

* The tabular matter in this article will appear month by month, the figures being corrected to date. Stocks eligible for Trustee investments are so designated.—ED.

of Mr. Chamberlain's resignation. Indian sterling loans, for instance, are one to two points lower than last month, although the position in the Dependency has in no sense changed for the worse. Indian railways, in contrast with the Government stocks and with most other groups, have, in several instances, improved in market value. Among these are Bengal and North-Western, Bombay, Baroda and Central India, and Madras Five Per Cent. stock.

INDIAN RAILWAYS AND BANKS.

Title.	Subscribed.	Last year's dividend.	Share or Stock.	Price.	Yield.
RAILWAYS.					
	£				
Assam—Bengal, L., guaranteed 3 %	1,500,000	3	100	93	3½
Bengal and North-Western (Limited)	2,750,000	5	100	129½	3½
Bengal Central (L) g. 3½ % + ¼th profits	500,000	5	5	5	5
Bengal Dooars, L.	150,000	5	100	103½	4½
Do. Shares	250,000	4	10	10	4
Bengal Nagpur (L), gtd. 4% + ¼th profits	3,000,000	4	100	103	3½
Bombay, Bar. & C. India, gtd., 5 %	7,550,300	6¾	100	165½	3½
Burma Guar. 2½ % and propn. of profits	2,000,000	4	100	106½	3½
Delhi Umballa Kalka, L., guar. 3½ % + } net earnings. }	800,000	4½	100	114½	4½
East Indian "A," ann. cap. g. 4% + ¼ } sur. profits (t) }	2,502,733	5½	100	120	4½*
Do. do, class "D," repayable 1953 (t)	4,047,267	5	100	131	3½
Do. 4½ % perpet. deb. stock (t)	1,435,650	4½	100	137	3½
Do. new 5 % deb. red. (t)	5,000,000	3	100	94	3½
Great Indian Peninsula 4% deb. Stock (t)	2,701,450	4	100	125	3½
Do. 3% Gua. and ¾ surp. profits 1925 (t)	2,575,000	3½	100	107	3½
Indian Mid. L. gua. 4% + ¼ surp. profits (t)	2,250,000	4	100	102½	3½
Madras, guaranteed 5 % by India (t)	8,757,670	5	100	180	3½
Do. do. 4½ % (t)	999,960	4½	100	121½	3½
Do. do. 4½ % (t)	500,000	4½	100	113½	4
Nizam's State Rail. Gtd. 5 % stock	2,000,000	5	100	123	4½
Do. 3½ % red. mort. debts.	1,112,900	3½	100	95½	3½
Rohilkund and Kumaon, Limited.	200,000	8	100	147½	5½
South Behar, Limited	379,580	3½	100	93	3½
South Indian 4½ % per. deb. stock, gtd.	425,000	4½	100	137	3½
Do. capital stock	1,000,000	6½	100	114	5½
Sthn. Mahratta, L., 3½ % + ¼ of profits	3,500,000	5	100	104	4½
Do. 4 % deb. stock	1,195,600	4	100	111	3½
Southern Punjab, Limited	966,000	4	100	98	4½
Do. 3½ % deb. stock red.	500,000	3½	100	98	3½
West of India Portuguese, guar. L.	800,000	5	100	88	5½
Do. 5 % debenture stock.	550,000	5	100	108	4½
BANKS.					
	Number of Shares.				
Chartered Bank of India, Australia, } and China }	40,000	10	20	42½	4½
National Bank of India	40,000	10	12½	28	4½

(t) Eligible for Trustee investments.

* The yield given makes no allowance for extinction of capital.

Canadian reduced bonds and stock, and the 3½ per cent. inscribed stock, are each quoted a point lower than a month ago, this being merely a part of the general downward movement that

has been in progress. The half-yearly report of the Canadian Pacific Railway Company confirmed the favourable impression created by the dividend announcement, but owing to the current weakness in the American market, the shares are lower in price. Grand Trunk issues on the other hand have advanced, the working statement for the month of July having counteracted the rather disappointed feeling induced by the results for the half-year to the end of June. The statement indicates that the

CANADIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
4 % Inter-colonial } Guaranted by	1,500,000	1908	102	3 $\frac{9}{16}$	1 Apr.—1 Oct.
4 % " } Great	1,500,000	1910	104	3 $\frac{9}{16}$	
4 % " } Britain.	1,700,000	1913	106	3 $\frac{9}{16}$	
4 % 1874-8 Bonds . .	4,099,700	1904-8†	101 $\frac{1}{2}$	3 $\frac{3}{8}$	1 May—1 Nov.
4 % " Ins. Stock	7,900,300		101 $\frac{1}{2}$	3 $\frac{3}{8}$	
4 % Reduced Bonds . .	2,209,321	1910	103	3 $\frac{1}{8}$	1 Jan.—1 July.
4 % " Ins. Stock	4,233,815		103	3 $\frac{1}{8}$	
3 $\frac{1}{2}$ % 1884 Ins. Stock .	4,605,000	1909-34*	101	3 $\frac{3}{8}$	1 June—1 Dec.
4 % 1885 Ins. Stock .	3,499,900	1910-35*	105	3 $\frac{1}{2}$	1 Jan.—1 July.
3 % Inscribed Stock (†)	10,101,321	1938	101	2 $\frac{1}{8}$	
2 $\frac{1}{2}$ % " " (†)	2,000,000	1947	90	2 $\frac{1}{8}$	1 Apr.—1 Oct.
PROVINCIAL.					
BRITISH COLUMBIA.					
3 % Inscribed Stock .	1,324,760	1941	88	3 $\frac{5}{8}$	1 Jan.—1 July.
MANITOBA.					
5 % Debentures . .	346,700	1910	105	4 $\frac{3}{16}$	1 Jan.—1 July.
5 % Sterling Bonds .	308,000	1923	114	4	
4 % " Debs. . .	205,000	1928	103	3 $\frac{1}{8}$	1 May—1 Nov.
NOVA SCOTIA.					
3 % Stock	164,000	1949	92	3 $\frac{5}{16}$	1 Jan.—1 July.
QUEBEC.					
5 % Bonds	1,199,100	1904-6	101 $\frac{1}{2}$	4 $\frac{3}{8}$	1 May—1 Nov.
3 % Inscribed . . .	1,890,949	1937	89	3 $\frac{5}{8}$	1 Apr.—1 Oct.
MUNICIPAL.					
Hamilton (City of) 4 %	482,800	1934	103	3 $\frac{1}{2}$	1 Apr.—1 Oct.
Montreal 3 % Deb. Stock	1,440,000	permanent	90	3 $\frac{3}{8}$	1 May—1 Nov.
Do. 4 % Cons. " . .	1,821,917	1932	107	3 $\frac{3}{8}$	
Ottawa 6 % Bonds . .	92,400	1904	102	5 $\frac{1}{8}$	1 Apr.—1 Oct.
Quebec 4 % Debs. . .	385,000	1923	102	3 $\frac{3}{8}$	1 Jan.—1 July.
Do. 3 $\frac{1}{2}$ % Con. Stock .	351,797	drawings	96	3 $\frac{3}{8}$	
Toronto 5 % Con. Debs.	136,700	1919-20	109	4 $\frac{1}{2}$	1 Jan.—1 July.
Do. 4 % Stg. Bonds . .	300,910	1922-28†	101	3 $\frac{1}{8}$	
Do. 4 % Local Impt. .	412,544	1913	100	4	
Do. 3 $\frac{1}{2}$ % Bonds . . .	1,059,844	1929	98	3 $\frac{5}{8}$	
Vancouver 4 % Bonds	121,200	1931	102	3 $\frac{1}{8}$	1 Apr.—1 Oct.
Do. 4 % 40-year Bonds	117,200	1932	100x	4	7 Feb.—7 Aug.
Winnipeg 5 % Debs. .	138,000	1914	106	4 $\frac{7}{16}$	30 Apr.—31 Oct.

* Yield calculated on earlier date of redemption.

† Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

(†) Eligible for Trustee Investments.

CANADIAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up per Share.	Price.	Yield
RAILWAYS.					
Canadian Pacific Shares . .	\$84,500,000	5	\$100	126	3 $\frac{1}{2}$ $\frac{5}{8}$
Do. 4 % Preference	£6,878,082	4	100	104	3 $\frac{1}{2}$
Do. 5 % Stg. 1st Mtg. Bd. 1915	£7,191,500	5	100	110	3 $\frac{1}{2}$ $\frac{5}{8}$
Do. 4 % Cons. Deb. Stock . .	£13,518,956	4	100	112	3 $\frac{1}{2}$ $\frac{5}{8}$
Grand Trunk Ordinary . . .	£22,475,985	nil	Stock	19 $\frac{1}{2}$	nil
Do. 5 % 1st Preference . . .	£3,420,000	5	"	114	4 $\frac{7}{8}$ $\frac{5}{8}$
Do. 5 % 2nd "	£2,530,000	5	"	102	4 $\frac{1}{2}$ $\frac{5}{8}$
Do. 4 % 3rd "	£7,168,055	1	"	52 $\frac{1}{4}$	1 $\frac{1}{2}$ $\frac{5}{8}$
Do. 4 % Guaranteed	£5,219,794	4	"	103	3 $\frac{1}{2}$ $\frac{5}{8}$
Do. 5 % Perp. Deb. Stock . .	£4,270,375	5	100	135 $\frac{1}{4}$	3 $\frac{1}{2}$ $\frac{5}{8}$
Do. 4 % Cons. Deb. Stock . .	£10,893,966	4	100	108	3 $\frac{1}{2}$ $\frac{5}{8}$
BANKS AND COMPANIES.					
Bank of Montreal	60,000	10	\$200	500	4
Bank of British North America	20,000	6	50	67	4 $\frac{1}{2}$
Canadian Bank of Commerce .	\$8,000,000	7	\$50	16	4 $\frac{3}{8}$
Canada Company	8,319	60s.	1	35 $\frac{1}{2}$	8 $\frac{7}{8}$
Hudson's Bay	100,000	22s. 6d.	11*	36	3 $\frac{1}{2}$
Trust and Loan of Canada . .	50,000	7	5	4 $\frac{1}{2}$	7 $\frac{1}{2}$
Do. new	25,000	7	8	2 $\frac{1}{2}$	7 $\frac{1}{2}$
British Columbia Electric Ord.	£210,000	4	Stock	78 $\frac{1}{2}$	5 $\frac{1}{2}$
Railway } Pref.	£200,000	5	Stock	92 $\frac{1}{2}$	5 $\frac{7}{8}$

* £2 capital repaid July 1903.

NEWFOUNDLAND GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
3 $\frac{1}{4}$ % Sterling Bonds .	2,178,800	1941-7-8	92	3 $\frac{1}{2}$	} 1 Jan.—1 July.
3 % Sterling " . . .	325,000	1947	79	4	
4 % Inscribed " . . .	320,000	1913-38*	103	3 $\frac{5}{8}$	
4 % " Stock	509,342	1935	107	3 $\frac{1}{2}$ $\frac{1}{8}$	
4 % Cons. Ins.	200,000	1936	107	3 $\frac{1}{2}$ $\frac{1}{8}$	

* Yield calculated on earlier date of redemption.

increased revenue is no longer being altogether absorbed by growth in expenditure, as there was a balance of about £20,000 to add to net earnings. Canadian Bank shares and those of land companies are very firm, the enormous immigration to the Dominion affording great promise of increased and profitable business for the undertakings represented by these investments. Hudson's Bay shares are attracting a fair amount of investment attention, quite a different matter from the extensive speculation which took place in these at the beginning of this year. The price has risen from 35 to 36 during the month. The shares of the Canada Company are quoted at 35 $\frac{1}{2}$, and give a yield of over 8 per cent.; but they have a very quiet market, as there are

comparatively few of them, and a one-pound share quoted at 35½ is not attractive to everybody.

Australian Government stocks have participated in the general decline, and prices are now practically at the lowest points witnessed for some years. As compared even with a year ago—a period of great depression when the Australian outlook was far less favourable than now—there has been a fairly general fall of from 3 to 6 per cent. throughout the list of active stocks. The 3 per cent. issues have suffered most severely, owing no doubt to the fact that the market is glutted with this particular description of stock, in which most of the recent loans have been floated; but as

AUSTRALIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
NEW SOUTH WALES.					
4 % Inscribed Stock (t)	9,686,800	1933	108	3 $\frac{9}{8}$	1 Jan.—1 July.
3 $\frac{1}{2}$ % " " (t)	16,500,000	1924	98	3 $\frac{3}{8}$	} 1 Apr.—1 Oct.
3 % " " (t)	12,500,000	1935	88	3 $\frac{3}{8}$	
VICTORIA.					
4 $\frac{1}{2}$ % Bonds	5,000,000	1904	101	4 $\frac{7}{8}$	1 Jan.—1 July.
4 % Inscribed, 1882-3	5,421,800	1908-13†	100 $\frac{1}{2}$	3 $\frac{1}{8}$	1 Apr.—1 Oct.
4 % " 1885 (t)	6,000,000	1920	104	3 $\frac{3}{8}$	} 1 Jan.—1 July.
3 $\frac{1}{2}$ % " 1889 (t)	5,000,000	1921-6†	97	3 $\frac{3}{8}$	
4 % "	2,107,000	1911-26*	101	4	
3 % " (t) . . .	5,559,843	1929-49†	89	3 $\frac{1}{2}$	
QUEENSLAND.					
4 % Bonds	10,267,400	1913-15†	101	3 $\frac{7}{8}$	} 1 Jan.—1 July.
4 % Inscribed Stock (t)	7,989,000	1924	106	3 $\frac{3}{8}$	
3 $\frac{1}{2}$ % " " (t)	8,616,034	1921-30†	95	3 $\frac{1}{2}$	
3 % " " (t)	4,274,213	1922-47†	89	3 $\frac{1}{2}$	
SOUTH AUSTRALIA.					
4 % Bonds	6,586,700	1907-16†	100 $\frac{1}{2}$	3 $\frac{1}{2}$	1 Jan.—1 July.
4 % "	1,365,800	1916	101	3 $\frac{3}{8}$	} 1 Apr.—1 Oct.
4 % Inscribed Stock .	6,222,900	1916-36*	101 $\frac{1}{2}$ x	3 $\frac{1}{2}$	
3 $\frac{1}{2}$ % " " (t)	2,517,800	1939	100	3 $\frac{1}{2}$	} 1 Jan.—1 July.
3 % " " (t)	839,500	1916-26†	90	4	
3 % " " (t)	2,760,100	After 1916†	90	4	
WESTERN AUSTRALIA.					
4 % Inscribed	1,876,000	1911-31*	103	3 $\frac{1}{2}$	15 Apr.—15 Oct.
3 $\frac{1}{2}$ % " (t)	2,380,000	1920-35*	98	3 $\frac{3}{8}$	} 1 May—1 Nov.
3 % " (t)	3,750,000	1915-35†	88	3 $\frac{7}{8}$	
3 % " (t)	2,500,000	1927†	88	3 $\frac{7}{8}$	15 Jan.—15 July.
TASMANIA.					
3 $\frac{1}{2}$ % Inschd. Stock (t)	3,456,500	1920-40*	100	3 $\frac{1}{2}$	} 1 Jan.—1 July.
4 % " " (t)	1,000,000	1920-40*	107	3 $\frac{7}{8}$	
3 % (t)	450,000	1920-40*	91	3 $\frac{1}{2}$	

* Yield calculated on earlier date of redemption.

† Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

‡ No allowance for redemption.

(t) Eligible for Trustee investments.

AUSTRALIAN MUNICIPAL AND OTHER BONDS.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Melbourne & Met. Bd. of Works 4% Debs. }	1,000,000	1921	102	3 $\frac{7}{8}$	1 Apl.—1 Oct.
Do. City 4% Debs.	850,000	1915-22*	101	4	
Do. Harbour Trust Comrs. 5% Bds. }	500,000	1908-9	102 $\frac{1}{2}$	4 $\frac{7}{8}$	1 Jan.—1 July
Do. 4% Bds.	1,250,000	1918-21*	101	3 $\frac{1}{2}$	
Melbourne Trams Trust 4 $\frac{1}{2}$ % Debs. }	1,650,000	1914-16*	105	4	1 Jan.—1 July.
S. Melbourne 4 $\frac{1}{2}$ % Debs.	128,700	1919	101	4 $\frac{7}{8}$	
Sydney 4% Debs.	640,000	1912-13	101	3 $\frac{7}{8}$	1 Jan.—1 July.
Do. 4% Debs.	300,000	1919	101	3 $\frac{1}{2}$	

* Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

AUSTRALIAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up.	Price.	Yield.
RAILWAYS.					
Ernu Bay and Mount Bischoff	12,000	2 $\frac{1}{2}$	5	3 $\frac{1}{2}$	3 $\frac{9}{16}$
Do. 4 $\frac{1}{2}$ % Irred. Deb. Stock	£130,900	4 $\frac{1}{2}$	100	97 $\frac{1}{2}$	4 $\frac{1}{8}$
Mid. of Western Australia 6% Debs.	£670,000	nil	100	42 $\frac{1}{2}$	nil
Do. 4% Deb. Bonds, Guaranteed	£500,000	4	100	101	3 $\frac{1}{2}$
BANKS AND COMPANIES.					
Bank of Australasia	40,000	11	40	83	5 $\frac{5}{8}$
Bank of New South Wales	100,000	10	20	40	5
Union Bank of Australia £75	60,000	8	25	38	5 $\frac{1}{2}$
Do. 4% Inscribed Stock Deposits	£750,000	4	100	99	4 $\frac{1}{8}$
Australian Mort. Land & Finance £25	80,000	nil	5	2	nil
Do. 4% Perp. Deb. Stock	£1,900,000	4	100	95 $\frac{1}{2}$	4 $\frac{1}{2}$
Dalgety & Co. £20	154,000	5 $\frac{1}{2}$	5	4 $\frac{1}{2}$	6 $\frac{1}{8}$
Do. 4 $\frac{1}{2}$ % Irred. Deb. Stock	£620,000	4 $\frac{1}{2}$	100	110 $\frac{1}{2}$	4 $\frac{1}{8}$
Do. 4%	£1,643,210	4	100	100	4 $\frac{1}{8}$
Goldsbrough Mort & Co. 4% A Deb. Stock Reduced	£1,234,350	4	100	66 $\frac{1}{2}$	6
Do. B Income Reduced	£740,610	4	100	35 $\frac{1}{2}$	11 $\frac{1}{2}$
Australian Agricultural £25	20,000	£2 $\frac{1}{2}$	21 $\frac{1}{2}$	58 $\frac{1}{2}$	4 $\frac{1}{8}$
South Australian	14,200	11 $\frac{1}{2}$	20	49	4 $\frac{1}{8}$
Trust & Agency of Australasia	42,479	nil	1	..	..
Do. 5% Cum. Pref.	87,500	5	10	8 $\frac{1}{2}$	5 $\frac{1}{2}$
Met. of Melb. Gas 5% Debs. 1908-12.	£560,000	5	100	105	4 $\frac{1}{2}$
Do. 4 $\frac{1}{2}$ % Debs. 1918-22-24	£250,000	4 $\frac{1}{2}$	100	103	4 $\frac{1}{8}$

regards the general list, there is no intrinsic justification for the severe fall, which must be attributed chiefly to outside influences and sympathy with other markets. A notable feature just now, is the strength of the leading Australian bank shares, all of which show improvement in response to the maintenance of profits, on a satisfactory scale.

Mail reports of Sir George Turner's Federal Budget statement are now to hand. His estimates of revenue and expenditure for the current year are not so satisfactory as the results actually

obtained for the past twelve months. In revenue, a falling off to the extent of £530,303 is anticipated, while on the other hand expenditure is expected to show an increase of £418,690. Last year the receipts were unexpectedly swelled by the duties on imported grain, which, owing to the failure of the local harvest, largely exceeded the estimate. This year a plentiful harvest is anticipated; consequently the treasurer reckons on a diminished income from this source of no less than £319,000, while other sources of revenue are expected to show a reduction of about £211,000. As regards the estimated expenditure, the principal increases are: £260,000 for new works and buildings, and £100,000 in the postal department.

These Federal budget figures derive special interest from their bearing on the finances of the component States for the current year. The total amount to be returned to them is estimated at £7,251,464, as against £8,200,457 received by them last year. According to this estimate, the revenues of the various States will suffer in the following proportions:—

	£
New South Wales	489,373
Victoria	160,859
Queensland	114,365
South Australia	97,183
Western Australia	129,667
Tasmania	17,546
Total	£948,993

So great a reduction in revenue is a serious matter for the States. Some of them show deficits for last year, while others only just managed to make both ends meet, and it is apparent that their difficulties will be greatly increased this year. New South Wales and Queensland, which both have large accumulated deficits, are in the worst position; but the situation calls for the strictest economy all round. It must be said, however, that the experience of the current year as regards New South Wales, does not so far bear out the Federal treasurer's estimate. The revenue receipts for the months of July and

NEW ZEALAND GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
5 % Bonds	266,300	1914	108	4½	15 Jan.—15 July.
5 % Consolidated Bonds	236,400	1908	101	4½	Quarterly.
4 % Inscribed Stock (t)	29,150,302	1929	109	3½	1 May—1 Nov.
3½ % " " (t)	6,161,167	1940	101	3½	1 Jan.—1 July.
3 % " " (t)	6,384,005	1945	89	3½	1 Apr.—1 Oct.

(t) Eligible for Trustee investments.

NEW ZEALAND MUNICIPAL AND OTHER SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Auckland 5% Deb.	200,000	1934-8*	111½	4½	1 Jan.—1 July.
Do. Hbr. Bd. 5% Debs.	150,000	1917	107	4½	10 April—10 Oct.
Bank of New Zealand 4% Gua. Stock†	£2,000,000	—	99½	4½	Apr.—Oct.
Christchurch 6% Drain- age Loan	200,000	1926	126½	4½	30 June—31 Dec.
Dunedin 5% Cons.	312,200	1908	103	4½	1 Apr.—1 Oct.
Lyttleton Hbr. Bd. 6%	200,000	1929	126½	4½	1 Jan.—1 July.
Napier Hbr. Bd. 5% Debs.	300,000	1920	106	4½	
Do. 5% Debs.	200,000	1928	104	4½	
National Bank of N.Z. £7½ Shares £2½ paid	100,000	div. 10 %	4½	5½	Jan.—July.
New Plymouth Hbr. Bd. 6% Debs.	200,000	1909	104½	5½	1 May—1 Nov.
Oamaru 5% Bds.	173,800	1920	91	5½	1 Jan.—1 July.
Otago Hbr. Cons. Bds. 5%	417,500	1934	107	4½	1 Jan.—1 July.
Wellington 6% Impts. Loan	100,000	drawings	118½	5½	1 Mar.—1 Sept.
Do. 6% Waterworks	130,000	"	123½	4½	1 Mar.—1 Sept.
Do. 4½% Debs.	165,000	1933	104	4½	1 May—1 Nov.
Westport Hbr. 4% Debs.	150,000	1925	102	3½	1 Mar.—1 Sept.

* Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

† Guaranteed by New Zealand Government.

August show a total increase over those of the corresponding months of 1902 of £111,000, and embrace a net increase of £47,000 in receipts from the Commonwealth. No doubt a determined effort at retrenchment on the part of this State would soon effect a substantial betterment in its financial position.

Amid the turmoil of discussion on the fiscal question and in the stagnation of the holiday season, South African financial

SOUTH AFRICAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
CAPE COLONY.					
4½% Bonds	£ 970,900	dwgs.	104	4½	15 Apr.—15 Oct.
4% 1883 Inscribed	3,733,195	1923	107	3½	1 June—1 Dec.
4% 1886 "	9,997,566	1916-36*	104	3½	15 Apr.—15 Oct.
3½% 1886 "	8,215,080	1929-49*	99	3½	1 Jan.—1 July.
3% 1886 "	7,448,367	1933-43*	87	3½	1 Feb.—1 Aug.
NATAL.					
4½% Bonds, 1876	758,700	1919	107x	3½	15 Mar.—15 Sep.
4% Inscribed	3,026,444	1937	113	3½	Apr.—Oct.
3½% "	3,714,917	1939	101	3½	1 June—1 Dec.
3% "	6,000,000	1929-49*	93	3½	1 Jan.—1 July.

* Yield calculated on earlier date of redemption.

SOUTH AFRICAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up.	Price.	Yield.
RAILWAYS.					
Mashonaland 5 % Debs.	£2,500,000	5	100	104½	4½
Northern Railway of the S. African } Rep. 4 % Bonds.	£1,500,000	nil	100	93½	nil
Pretoria-Pietersburg 4 % Debs. Red. . }	£1,005,400	4	100	100	4
Rhodesia Rlys. 5 % 1st Mort. Debs. } guar. by B.S.A. Co. till 1915. . }	£2,000,000	5	100	106	4½
Royal Trans-African 5 % Debs. Red. . }	£1,814,877	5	100	85½	5½
BANKS AND COMPANIES.					
Robinson South African Banking . .	1,500,000	7½	1	17½	5½
African Banking Corporation £10 shares	80,000	6	5	5½	4½
Bank of Africa £18½	120,000	12½	6½	13½	5½
Standard Bank of S. Africa £100 . .	50,000	18	25	85	5½
Ohlsson's Cape Breweries	30,000	52	5	25	10½
South African Breweries	750,000	30	1	3	10
British South Africa (Chartered) . .	4,568,392	nil	1	2½	nil
Do. 5 % Debs. Red.	£1,250,000	5	100	104	4½
Natal Land and Colonization	34,033	15	5	8	9½
Cape Town & District Gas Light & Coke	10,000	10	10	15	6½
Kimberley Waterworks £10.	45,000	5	7	4½	7½
South African Supply and Cold } Ord.	300,000	£4	1	..	..
Storage } Pref.	150,000	7	1	..	..

affairs have excited but little interest. The Government stocks, like all other securities of a similar class, have relapsed to some extent, the single exception being an advance of a point in Natal Three Per Cent. Inscribed stock. The gold output of the Transvaal continues to exhibit a steady advance, that for the month of August being 20,275 ounces more than the production of the previous month. The following table gives the monthly output for some years past, with the value since it has appeared in the official return. It should be noted that it is only since the War that the return has been in fine gold:—

	1903.		1902.	1901.	1899.
	oz.	value.	oz.	oz.	oz.
January	199,279	..	70,340	..	431,010
February	196,513	..	81,405	..	425,166
March	217,465	..	104,127	..	464,036
April	227,871	..	119,588	..	460,349
May	234,125	£ 994,505	138,602	7,478	466,452
June	238,320	1,012,322	142,780	19,779	467,271
July	251,643	1,068,917	149,179	25,960	478,493
August	271,918	1,155,039	162,750	28,474	482,108
September	..	..	170,802	31,936	426,556
October	..	..	181,439	33,393	19,906
November	..	..	187,375	39,075	61,780
December	..	..	196,023	52,897	73,670
Total	1,897,134	..	1,704,410	238,992	4,258,797

It will be seen that, except in the case of March, which contained three days more than its predecessor, last month's output showed the largest increase in any one month since the end of the war, and really gives little ground for pessimism as to the future of the gold industry. The gold production is still, however, but little more than one-half what it was before the war, and those responsible for the conduct of the mines naturally desire to get on a little faster. The progress of the South African banks is extremely satisfactory. The accounts of the Bank of Africa show that the net profits for the half-year ended June 30th last amounted to £71,800, which compares with £63,200 for the first half of 1902. The balance brought in, too, was £4569 more, making a total increase of £13,050 in the amount available for distribution. The usual contribution of £3000 is made to the Pension Fund, and £20,000 is added to reserve, against £10,000 last year. Although the paid-up capital has been increased from £750,000 to £889,744, the directors are able to pay 1 per cent. more, or at the rate of 13 instead of 12 per cent. per annum, and to carry forward £23,253, against £19,002 a year ago.

Rhodesian securities have shared the dulness of other South Africans, British South Africa shares having receded to 2½. The gold return for the month of August was somewhat disappointing, as it was 6384 ounces less than the output for July, and is the smallest return since February last. The Rhodesian production for the eight months of 1903, however, amounts to 160,749 ounces, against 194,268 ounces for the whole of 1902, so that by the time the end of the year is reached the previous year's output will be considerably exceeded. The following table gives the output, month by month, since January, 1899 :—

	1903.	1902.	1901.	1900.	1899.
	oz.	oz.	oz.	oz.	oz.
January	16,245	15,955	10,697	5,242	6,371
February	17,090	13,204	12,237	6,233	6,433
March	19,626	16,891	14,289	6,286	6,614
April	20,727	17,559	14,998	5,456	5,755
May	22,137	19,698	14,469	6,554	4,939
June	22,166	15,842	14,863	6,185	6,104
July	23,571	15,226	15,651	5,738	6,081
August	19,187	15,747	14,734	10,138	3,177
September	..	15,164	13,953	10,749	5,653
October	..	16,849	14,503	10,727	4,276
November	..	15,923	16,486	9,169	4,671
December	..	16,210	15,174	9,463	5,289
Total	160,749	194,268	172,059	91,940	65,313

The response to the appeal in aid of the inhabitants of Jamaica on account of the disastrous cyclone from which the island suffered

has been very cordial, and demonstrates the interest felt at home in the fortunes of the Crown Colonies, which are, of course, more immediately attached to us than are the self-governing States. It is reported, too, that the disaster was not quite so serious as was at first feared, a fair number of banana plantations having escaped

CROWN COLONY SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Barbadoes 3½% ins. .	375,000	1925-42†	99	3 ⁹ / ₈	1 Mar.—1 Sep.
Brit. Guiana 3% ins. .	250,000	1923-45*	90	3½	1 Feb.—1 Aug.
Ceylon 4% ins. . . .	1,076,100	1934	112	3½	15 Feb.—15 Aug.
Do. 3% ins.	2,450,000	1940	96	3½	1 May—1 Nov.
Hong-Kong 3½% ins (t)	341,800	1918-43*	102	3 ⁵ / ₈	15 Apr.—15 Oct.
Jamaica 4% ins. . . .	1,098,907	1934	106	3½	15 Feb.—15 Aug.
Do. 3½% ins.	1,449,800	1919-49*	100	3½	24 Jan.—24 July.
Mauritius 3% guar. } Great Britain (t) . }	600,000	1940	98½	3 ¹ / ₈	1 Jan.—1 July.
Do. 4% ins.	482,390	1937	110	3½	1 Feb.—1 Aug.
Trinidad 4% ins. (t) .	422,593	1917-42*	102	3½	15 Mar.—15 Sep.
Do. 3% ins. (t)	600,000	1926-44†	91	3 ⁷ / ₈	15 Jan.—15 July.
Hong-Kong & Shang- } hai Bank Shares . }	80,000	Div. £3½	65½	5 ⁵ / ₈	Feb.—Aug.

* Yield calculated on shorter period.

† Yield calculated on longer period.

(t) Eligible for Trustee investments.

the ravages of the storm. The incident has not affected the prices of Jamaica stocks, and the only movements among other Crown Colony securities are due to the deduction of dividends from Barbados and the Trinidad issues. Hong-Kong and Shanghai Banking Corporation shares have further improved in market value.

TRUSTEE.

September 21st, 1903.

THE EMPIRE REVIEW

"Far as the breeze can bear, the billows foam,
Survey our empire, and behold our home."—Byron.

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MR. MORLEY'S LIFE OF GLADSTONE*

A GREAT work worthy of its great subject. The art of writing a Life is an art by itself. How many essay it, how few succeed. Mr. Morley has already taught us in his Life of Cobden how the life of a great man should be written, and when he undertook the Life of Mr. Gladstone we knew that the painting of the portrait had been entrusted to a master.

Our anticipations are more than realised, for Mr. Morley has given the nation a masterpiece. It is almost impossible to lay down the book when once taken up. One is fascinated by the tale of that eventful and complex life as it is rolled out from phase to phase, from the day when he entered the school, for which through life he retained such filial affection, to those sad days of suffering borne with Christian courage, which closed the long, splendid and chequered career. Throughout the work attention is never diverted from the central figure, the accessories are admirably put in, but they are never permitted to be more than accessories; and we have before us the man, in great measure described by himself, the man in his strength, in his successes and in his failures, the true man in the simplicity of his nature, the subtlety of his intellect in his devotion to duty, and in the loftiness of his character. Now that the heat of the battle is over, that the passion and prejudices of past fights have died away, his opponents will admit that the story of those fights is honestly

* 'The Life of William Ewart Gladstone,' by John Morley. With Portraits. 3 vols. 8vo., 42s. net. Macmillan & Co., Ltd., London.

told, and that there is no attempt to add to his fame by depreciation of his antagonists, while his friends and followers, who believe that the picture of the true man will amply justify their devotion to his memory, are more than satisfied.

The labour which confronted Mr. Morley was appalling. He devotes a chapter to the contents of the Octagon room at Hawarden, the room which Mr. Gladstone built adjoining his library to hold his correspondence. Mr. Gladstone described this Octagon as "a necessity of his profession and history." He estimated the selected letters addressed to himself at sixty thousand, and Mr. Morley reckons other letters and papers which found their way there at several tens of thousands more. There were stored between five and six hundred holographs from the Queen, which were made heirlooms. One can imagine his dismay at the "slightly improvident thrift" which left such a mass of correspondence, out of which he had to select the material for describing a long and eventful life. Nor was this all. He had to deal also with letters in the hands of Mr. Gladstone's correspondents, and he reckons that between two and three hundred thousand papers must have passed under his review. Half the contents of the Octagon were papers of business. In this region of his true calling, says Mr. Morley, all is order, precision, persistency, and the firmness and ease of the strong. The correspondence of a Prime Minister must record depressing evidence of human vanity, human selfishness, and sordid ambition; but there is evidence also of single-mindedness, unselfish labour for the public good, and modesty such as that of the peer "who to the proffer of the garter, replied, with gratitude evidently sincere, 'I regret, however, that I cannot conscientiously accept an honour which is beyond my deserts.'"

Probably in a Prime Minister's correspondence the lower element predominates; but a little leaven leaveneth the lump, and, in spite of all the evidence of human weakness which had passed before him, Mr. Gladstone retained to the last his generous view of human nature. The miscellaneous correspondence in the Octagon marks the active interest which that inquiring intellect took in all the questions of the day. Religious questions have, as might be expected, a leading part in it, and one learns how, a devout believer himself, he acknowledges "the high place assigned to liberty in the councils of Providence." He is in constant correspondence with the chiefs of the literary and scientific world. In the collection are letters from Cavour, from Dupanloup, from Garibaldi, from Minghetti Ricasoli, from David Massari, from Guizot. It is pleasant to read the letters which passed between him and Mr. Disraeli on the illness and on the death of Lady Beaconsfield. Mr. Morley concludes his chapter

on the Octagon and its contents by a quotation from the Prelude :

Not wholly so to him who looks
In steadiness ; who hath among least things
An under-sense of greatness ; sees the parts
As parts, but with a feeling of the whole.

Such steadiness, such under-sense and feeling of the whole was Mr. Gladstone's gift and inspiration, never expending itself in pensive musings upon the vain ambitions, illusions, cheats, regrets of human life . . . but ever stirring him to duty, and manful hope, to intrepid self-denial and iron effort.

An official who served long under Mr. Gladstone at the Treasury naturally turns with interest to the chapter on Mr. Gladstone's finance.

Mr. Morley tells the story most skilfully and most impressively. Writers on finance are generally the slaves of their figures, for figures are the subject-matter of finance. Financial measures are judged in figures, are measured by figures, and their results are told in figures. Figures are the weapons with which budgets are fought. They are essential to financial business, and to financial discussion, but they bore the untrained mind. Mr. Morley, addressing the nation, avoids this pitfall. In his chapter on the spirit of Gladstonian finance, he portrays the great Chancellor of the Exchequer, and summarises his work in words which all can understand. He traces the long-considered and lasting purpose which inspired every act of Mr. Gladstone's financial administration from outset to close, and which made it an epic of finance. He shows us that, while, on other questions, Mr. Gladstone had to follow, to adapt himself to the governing forces of the public mind, in finance he was a strenuous leader. He shows us that the social question, which Mr. Gladstone has been accused of ignoring, was the main-spring of his action. "Tariff reform, adjustment of burthens, invincible repugnance to waste or profusion, accurate keeping and continuous scrutiny of accounts, substitution of a few good taxes for many bad ones" . . . were directly associated in him with the amelioration of the hard lot of the working class. "If you want," said Mr. Gladstone, "to benefit the labouring classes, and to do the maximum of good, it is not enough to operate upon the articles consumed by them, you should rather operate on the articles that give them the maximum of employment"—that is, the area of trade should be extended by removing restrictions. He ranked cheap postage, and abolition of taxes on printed matter in the catalogue of free-trade legislation, adding that these measures may well take their place beside the abolition of prohibitions, and protective duties, the simplifying of revenue

laws, the repeal of the Navigation Act, as forming together the great code of industrial emancipation.

In the same spirit he sought to encourage thrift among the working classes by the establishment of Post Office Savings Banks. He was proud of this measure as providing for the savings of the people with safety, cheapness and convenience, he was proud of it also because it provided the minister of finance with a strong financial arm by giving him a large and certain command of money.

Men who, at the present moment, are hesitating over the proposal to revert to taxes on consumption and restrictive legislation, would do well to read this masterly chapter on finance.

The chapter on the great Budget is the best description which has as yet been given of two great measures closely linked together—the French Treaty and the Budget of 1860. Consequent upon the Budget came the rejection by the Lords of the Bill repealing the paper duty, followed by Mr. Gladstone's victory over the Lords in the following year. In this chapter, and in the chapter on the battle for economy, Mr. Morley carries us back with singular vividness into the conflict of those days—the antagonists are in the ring, the actors are on the stage before us. We assist at the meetings of the Cabinet, we share the discussions of ministers among themselves, and we follow them into Parliament. The play is of the deepest interest, and the players are not unworthy of it.

Our political history during the period between 1859 and 1866 repays study. While Lord Palmerston lived there was practical truce; Mr. Disraeli was distrusted, Lord Palmerston was trusted by the Tories. Lord Palmerston was popular with a large section of the Liberals, and personally unpopular with very few. His real interest was concentrated on foreign affairs. Immediately before his accession to power the foolish address of the French colonels to the Emperor had roused one of our periodical panics. The war between France and Austria upon the Italian question had broken out. The war between North and South in the United States followed. Prussia took the first step towards the creation of Germany by forcing on the Schleswig-Holstein war, and when the ministry fell in 1866, the war between Prussia and Austria was riveting the attention of Europe. Lord Palmerston as Prime Minister, pre-occupied with foreign affairs, had not time for the consideration of home questions. They were not, indeed, the questions which specially interested him, and his majority in the House of Commons was too small for effective liberal legislation. Hence home reforms of all kinds were in abeyance.

The one exception was the department over which Mr. Gladstone presided. The story of the Palmerston ministry has

usually been told with a tendency to represent Mr. Gladstone as a somewhat difficult colleague, kept in order by Lord Palmerston's tact. As a matter of fact, the achievements of the Palmerston ministry in home affairs are simply the record of Mr. Gladstone's administration. The French Treaty, and the Budget of 1860, which completed Peel's work of tariff reform and swept away the last restriction on trade, the abolition of the paper duty after its rejection by the Lords, and the enactment of taxes in a single bill yearly instead of in several bills, which deprived the Lords of their power to reject taxes in detail, the institution of the Post Office Savings Banks—the first proposals for effectively reducing the public debt—the subjection of all public expenditure to independent audit, and the subjection also of the audited accounts to effective control by the House of Commons. These measures were the fruit of Mr. Gladstone's chancellorship. Last, not least, came his long fight for economy. For six years battle was waged round the public expenditure between him and Lord Palmerston. He stood almost alone in a lukewarm, a hostile, cabinet, but he won the day, for he carried back the expenditure which had risen by leaps and bounds in 1859 and 1860 under the influence of panic, to the amount, or very near the amount, at which it stood before the panic—a rebuke to those who would say with a great statesman, "who are we that we should stem the torrent," and a warning against the pessimism which numbs effective action in a great cause.

Mr. Morley passes rather shortly over the famous episode of 1874, when Mr. Gladstone went to the country with a proposal to sweep away the income tax. The defeat of his government put an end to the proposal, and, in consequence, the details were not given to the public. There was at the time much curiosity on the subject, but the idea was born in no financial mystery; it required no financial legerdemain. In 1873 this country paid to the United States £3,200,000 under the "Alabama" award. In ordinary circumstances a capital charge of this character would have been borrowed, and the liquidation spread over a few years. But Mr. Gladstone and Mr. Lowe resolved if possible to provide it out of the revenue of the year without resort to loan. For that purpose they retained a large amount of taxation which would otherwise have been remitted. As the payment of the £3,200,000 did not recur the government would have at their disposal in the next financial year a surplus of £3,200,000 in addition to the surplus arising from the growth, at that time large, of revenue during the year. They might in fact reasonably hope to have in the next financial year a surplus of from £4,000,000 to £5,000,000 available for remission of taxation.

At the close of the session the Government was readjusted

and Mr. Gladstone became Chancellor of the Exchequer as well as First Lord. Before Parliament separated, he sent for the Chairman of the Inland Revenue and myself, and gave us instructions as to information which we were to collect for him during the autumn. He said nothing of his intentions, but we guessed that the question of the income tax was in his mind. At the close of December, when three quarters of the financial year had expired, we were ordered to have our papers ready for him against his return to town. We attended him on the day of his return in January, and he spent several hours with us in a close examination of the financial position. He then for the first time intimated to us that he saw his way to dispense with the income tax, and discussed the method by which he could make good the deficit. He had in fact a magnificent surplus to handle. His successor, who had no object in exaggerating it, calculated it at £5,500,000, and the result more than justified the calculation. He did not in January anticipate so much.

Following his usual policy he contemplated dividing his remissions between direct and indirect taxation. Probably his choice under the latter head would have fallen on sugar, the duty on which he would have abolished at a cost of about £2,000,000. The abolition of the income tax would have cost the revenue in the year 1874-5 about £4,600,000, with a further loss of about £900,000 in the following year. If he remitted in direct taxation as much as he remitted in indirect taxation, or £2,000,000, it would have left him £2,600,000 to make good in new taxation for the year. He looked to the death duties with some readjustment of other duties to supply the deficit. It is clear that this was practicable since his successors increased the death duties in twenty years by some £6,000,000, and it must be remembered that the increased death duties would not have been an addition to but in substitution for existing taxation. He would then have been left with a surplus of £1,500,000 to aid him in a scheme for readjustment of local taxation. Such is the outline of his plan. But in the middle of January he was in advance of the usual time for maturing the Budget which would be opened in April, and he would have had three months during which to reduce his idea into a working plan. I do not think he had definitely made up his mind to propose the abolition of the income tax until he had fully ascertained the state and the prospect of finance on the day I have named, but I am convinced that from that time he saw his way clearly. I doubt whether he had communicated his decision to any of his colleagues before that day. I was present the day following when he explained his proposals to Mr. Bright, and I gathered that Mr. Bright then learned his views for the first

time. A few days later he decided on the appeal to the country, and the rest of the story is known.

Those who served Mr. Gladstone knew well the ease with which he got through business, due to three qualities—power of concentration, method, and wonderful memory. We who had occasionally to ask him for decisions on pressing matters, knew that it was dangerous to interrupt him when engaged on some special question. He would not, in fact, be diverted. His Budget notes were always in his own hand. On one occasion he made an important modification on the day of the Budget, and it would have interfered with his arrangement of time in the afternoon to wait and make the necessary changes in his notes. He said to me, laughing, "I will give you a proof of confidence. Take my notes and amend them, but woe betide you if anything is out of place." His memory amazed one. Facts and figures were packed there ready for immediate use, and what is more extraordinary, facts and figures stored half a century before were as available as those of yesterday. Sir Algernon West gives an instance in his *Reminiscences* which delighted us who were present. In 1880, Mr. Gladstone was discussing a measure, which he was about to introduce into Parliament, converting the malt tax into a beer tax. He began the conversation by assuming that under the malt tax the profit of the maltster was 3 per cent. on the quarter of malt. Sir Algernon, then Chairman of the Inland Revenue, corrected him, saying it was 4 per cent. "Surely," said Mr. Gladstone, "you told me it was 2 per cent., or how could I have got it into my head?" Then turning to the Deputy Chairman, he said: "Can you recollect as far back as 1832?" "Yes," replied Mr. Young, "and the profit was then reckoned at 3 per cent." "Ah!" said Mr. Gladstone, "I now see how I got that figure into my head; I was elected member for Newark in that year, and I studied the malt question then." This is but a sample of feats of memory with which we were familiar.

Mr. Gladstone was a model—I might say fascinating—chief. He was exacting. His standard of duty was high, and he impressed it on his subordinates. He expected them to know their business, to devote themselves to it, and he marked with severity omissions, and especially want of exactness. I can see now the searching glance he turned upon one when one laid before him a proposal or made a suggestion, accompanying it with the formidable remark, "Let us see how that is," and with questions which early taught one the danger of approaching him with imperfect information. But never was there a more generous master to those who worked well and conscientiously. He gave full meed, and more than full meed to their efforts and

services, and he never forgot them. He had, I think I may say, a pride in the Civil Service, of which he was so long the virtual chief. Even in those sad days of suffering at Cannes in the beginning of 1898 he talked to me of his old subordinates in the Civil Service, recalling with genuine pleasure the aid he had received from them in the many measures connected with his name. The severe but just and most generous master won in return the loyal devotion of his officers.

One feels as one lays down Mr. Morley's book that a fitting monument has been raised to the great statesman. The current of public opinion has of late years set in a direction different from that which prevailed during the greater part of Mr. Gladstone's life, and opposed to that which he would have desired. The generation in power, or the predominant part of it is not favourably inclined to the lesson which he taught, and perhaps therefore under-estimates the teacher, but the nation, as a whole, reverences lofty aims and great powers devoted to its service, and Mr. Morley's work places Mr. Gladstone on a pedestal from which he will not be removed.

WELBY.

WHY ASIATIC LABOUR IS NECESSARY FOR THE RAND

THE FACTS AND FIGURES

IN a very few days, probably before this article is published, the Commissioners, who for some time past have been sitting at Johannesburg conducting an exhaustive inquiry into all questions connected with the subject of Native Labour, will have issued their Report. And, in view of the evidence taken, it may, I think, be inferred with some certainty that the majority report—for, as in the case of all commissions, a minority report may be expected—will recommend the employment of Asiatic labour under well-defined restrictions, prominent among which will doubtless be the compulsory return to their own land of all Asiatics imported under articles of indenture to work in the gold mines of the Rand or elsewhere. The next step presumably will be a petition to the Legislative Council to put into force the Commissioners' finding. It is scarcely conceivable that any objection will be made in this quarter, though, as the Council stands prorogued to November 30, and the drafting of an ordinance must take some little time, legislation can hardly be expected before the New Year.

Possibly that section of the South African community which has so strenuously objected to the introduction of Asiatic labour on the Rand—a section which can claim friends in certain political circles here—will make a still further effort to arrest progress by way of a final appeal to Downing Street. But it needs no acquaintance with Cabinet secrets to pronounce beforehand that any such appeal will be useless. Mr. Chamberlain, when Colonial Minister, made it plain that the question of introducing Asiatic labour into the Transvaal was solely a matter for local jurisdiction, and must be settled by the will of the majority on the spot. And any communication on the subject addressed to Mr. Alfred Lyttelton will, without doubt, be answered in the same manner.

AN IMPERIAL QUESTION.

But if the power of action is in the hands of the Transvaal Executive the issue before the public is far reaching in its consequences. On it the welfare of all South Africa depends. More than this, it is an Imperial question. Whether, as Mr. Asquith tells us, Mr. Chamberlain is wrong and Great Britain's exports are in a flourishing condition, or as Mr. Chamberlain says, with a little further observation than the late Home Secretary, British export trade is declining, one thing is certain, that for some time past little or no business has been done on the Stock Exchange, gilt-edged securities are tumbling down to a price quite unprecedented, and consols have touched a "record" point in the descending scale. Without doubt this disastrous position is mainly due to the scarcity of gold. Not an altogether surprising fact, seeing that the production and buying power of the Transvaal mines, the most important gold-producing area in the world, have been practically at a standstill for a period not of months but of years.

Nor is the situation rendered less acute when one considers the cost of the South African War and the necessity of finding the money to meet it, while one must not lose sight of the fact that in a short time large sums will be required to supply the demands consequent on the putting into force of the financial sections of the Irish Land Purchase Act. I do not say, nor do I mean to imply, that with Asiatic labour on the Rand the situation will be so changed that rivers, so to speak, will run in dry places. I do not wish to present an exaggerated picture or to sketch an horizon wanting in reality. But it is quite obvious that if the Transvaal mines were working full speed the gold output would be very different to what it is to-day. Moreover, and South Africa will appreciate the point, it must not be forgotten that the Transvaal and Orange River Colony Governments have to find £65,000,000 (of which £30,000,000 has already been raised under Imperial guarantee), that the Cape Colony requires money for its railway extension, and Natal is also in need of funds. To go further afield, scarcely a State Government in Australia can continue its administrative work without further loans, while in New Zealand, be the assets of the colony what they may, money is also needed for present requirements. I think I have said enough to show that the question of introducing Asiatic labour on the Rand is an Imperial question, and I cannot suppose that, with the knowledge of the responsibility before them, the Transvaal government will hesitate to do their part towards relieving the public tension.

NATIVE LABOUR SUPPLY.

I fully admit if the native labour supply were sufficient it would not be necessary to introduce the Asiatic. But it is not sufficient. Moreover, it must be borne in mind that things are very different now in South Africa to what they were before the war, and the amount of native labour required in the Transvaal to-day is far in excess of what it was in the days of the Krüger régime. In addition to an adequate supply for the mines, the railways sanctioned by the Bloemfontein Conference require the services of some forty thousand natives, while the expenditure of the whole seven and a half millions will involve the employment of a further twenty thousand. Again, a considerable supply of native labour is wanted for rebuilding purposes and for meeting the needs of the rapidly-growing white population. Even allowing, that the same number of natives are working now as before the war, it is clear that the variety of vocations they are required to fill must take away from the supply available for the mines. Indeed, whereas before the war at least ninety-eight thousand natives were employed in the mines, to-day the services of only sixty thousand have so far been secured. And to get this number the recruiting areas have had to be extended. Nor does it seem that there is any near probability of this number being largely increased, while, with the added liabilities, it is absolutely necessary that all the levels be properly exploited. This means that a considerable number of natives in excess of the number employed before the war must be forthcoming.

Now for figures. I believe that the mines can give immediate employment to some 230,000 natives, while in five years' time 370,000 will be wanted. Taking the area south of the Zambesi, the native population all told is 6,326,411, that of Central Africa 7,271,280, making a total of 13,597,691. But unfortunately this number is not available for recruiting purposes. Natal is a closed area: recruiting in Rhodesia is impossible owing to the negotiations which are proceeding, while in German South West Africa and British Central Africa the recruiting of only 1000 natives in each territory has been sanctioned.* Regarding the Portuguese possessions, recruiting in the Northern province is closed by reason of arrangements not being completed with the chartered companies, and even when arrangements are concluded the

* Since this article was in type I understand that recruiting is also to be allowed in Nyassaland (British Central Africa Protectorate) for a period of two years. But I do not anticipate any great results from this privilege. It is an open secret that the British Central African has not been a success on the Rand; the climate does not suit him, and a large proportion of the arrivals have either died or had to go into hospital.—C. K. C.

gradual building-up of a constant supply will take some six or seven years. From the above total we must, therefore, deduct the native populations of Natal, Rhodesia, German South West Africa, British Central Africa, Uganda and the Northern province of Portuguese South Africa, in all a deduction of 8,925,461, leaving a net total of 4,672,230 natives from among whom it may be possible to recruit labour.

Of this number possibly one in sixteen of men between eighteen and thirty-six years of age could be induced to work continuously outside their own territories. This, I think, is Sir George Farrar's estimate, although doubtless, as Sir Godfrey Langden says, the ratio of able-bodied men may be taken as 1 : 10. But, as it would never be permitted to deplete the territories named of the entire able-bodied male population, and as the majority of natives will be required to work outside their own territories, it will, I think, be safer to take the ratio of 1 : 16 as the basis of our calculation. This gives in round numbers a net total of 292,000 natives available for the mines and for all the developments in South Africa. Moreover, the native African does not like underground employment. And, in view of the numerous openings for surface labour, I venture to think that but a very small portion of these two hundred and ninety-two thousand will sign on for twelve months at mining work. It does not, therefore, require much knowledge of arithmetic to see that if the Rand mines are to be worked at full speed it cannot be done with native labour, for the simple but conclusive reason that the required supply cannot be obtained.

SIR PERCY FITZPATRICK'S OPINION.

Referring to the shortage of labour, when giving evidence before the Labour Commission, Sir Percy Fitzpatrick pointed out that the shortage was felt intermittently before the war ; in fact, there was a constant shortage, not such as to cripple industry, but enough to retard developments. All along, however, it was confidently believed that an ample supply of native labour existed, and that it was merely a matter of organisation and better facilities in order to secure it. Nor was this opinion held only before the war ; the same belief continued for some time after hostilities had ceased. Indeed, so strong was Sir Percy's belief in the South African supply that he admits it was this very confidence that caused him to persist in unremitting and searching tests, and to insist upon the fullest evidence being forthcoming before accepting the importation of coloured labour as inevitable. Everything has been done that can be done to secure the services

of native labour for the mines, but without result, or, at any rate, without any very practical result. Here and there a handful, so to speak, has been found, but what is that among so many? It is now proved beyond a shadow of doubt that the available supply is nothing like it was thought to be, while the demands on that supply have increased beyond all expectations.

From every part of South Africa [Sir Percy Fitzpatrick tells us] we have the same complaint. In Cape Colony the shortage has for some time been the cause of agitation; witness the appeals for importation of cheap Italian labour, and later meetings under Mr. Merriman of the Fruit Growers' Association for any cheap labour; see also the testimony of Colonel Stanford at the Bloemfontein Conference. In Basutoland we have proved, and the C.S.A.R. have proved, that there is no surplus worth mentioning for the mines. I have personal experience which shows at present there is none available even for the farms in the neighbourhood. Zululand is closed to recruiting by the Natal Government, for the reason that it does not yield enough for their own needs. Rhodesia has for years been complaining of shortage, and appealing for indentured Indians.

The Portuguese East Coast has been the salvation of the Rand, but all the evidence goes to show that we cannot expect very much more from that quarter. Farther north, in the east, centre, and west of Africa we appear to have little to hope for. Up to the time of Mr. Chamberlain's visit, I firmly believed that other parts of Africa could supply us with the labour that we required. His authoritative statement regarding the position of the Central African Provinces was the first cause of doubt. Our own experience has corroborated what he said. The testimony of the recognised authorities upon the native question at the Bloemfontein Conference, men entirely free from any interest, except the sense of duty, was evidence which cannot be ignored, more especially as this evidence accorded entirely with our own experience. We were, and are, face to face with certain facts which, to my mind, cannot be explained away.

Like many others, who may be said to represent the capitalist class, Sir Percy hoped that the supply of native labour would suffice to carry them over the dead centre on to the time when cheaper living and better conditions would enable the use of white labour to gradually and generally extend, and eventually to a very great extent replace coloured labour. But to one and all it is now clear that the native labour available will not suffice for this purpose, and to delay any longer than is absolutely necessary full mining operations, means a handicap on development which the resources of South Africa are unable to bear. I quite agree that it is in every way regrettable that the African supply is not sufficient to meet the requirements. For, as Sir Percy says, the question would be simpler, the labour more easily obtained and managed, and possibly cheaper than any other, and the money paid in wages would have remained in the country. But as I have shown by figures, the general accuracy of which cannot be questioned, there is nothing now to be done but to accept the situation and adopt the other alternative.

RESTRICTIONS AND THEIR EFFECT.

As to the exact restrictions to be placed on imported Asiatic labour it would, perhaps, be rash to prophesy. By recalling, however, the resolution passed at the Bloemfontein Conference, and comparing its wording with the restrictions drawn up by Sir George Farrar, without which he is understood to have said that he would not consent to the introduction of Asiatics, a fairly correct forecast may, I think, be made. The resolution at the Conference ran thus :

This conference is of opinion that the permanent settlement in South Africa of Asiatic races would be injurious, and should not be permitted; but that if industrial development positively requires it, the introduction of unskilled labourers, under a system of Government control only, by which provision is made for indenture and repatriation at the termination thereof, should be permissible.

After reciting the proviso in the Bloemfontein resolution and adding a penal clause to the effect that any breach of the restrictions be punished by fine and imprisonment, the following restrictions were suggested by Sir George Farrar at the meeting over which he presided at the East Rand Proprietary Mines on March 31 last :

No mining, trading, spirit, or other licence whatsoever shall be granted to any immigrant or to any other person on behalf of, or as agent or trustee for any immigrant, nor shall it be lawful for any immigrant to hold any land, buildings, or fixed property, *mijnpachts*, claims, or any right to minerals or precious stones either in his own name, or in the name of any other person on behalf of, or as the agent or trustee for him, or be registered as a voter.

No immigrant shall be imported into this colony otherwise than as an unskilled labourer, nor shall any immigrant be employed in, or undertake on his own behalf, any work other than work ordinarily done by unskilled native labourers on mines in this colony, and in particular and by way of enumeration, and not by way of limitation, no immigrant shall carry on any of the following trades or occupations (that is to say) : carpenter, blacksmith, mason, electrician, bricklayer, fireman, amalgamator, assayer, miller, timberman, banksman, pumpman, platelayer, skipman, brickmaker, fitter, turner, or shopman generally, engine-driver, wire-splitter and rigger, boilermaker, pattern-maker, sampler (mine and cyanide), cyanide shiftsman, gardener, stoper or miner, drill sharpener, machineman, pipeman, trammer (underground and surface), millwright, sorting or crushing station overseer, hawker, shopkeeper, general or special trader, nor shall any immigrant hold a blasting certificate, or be employed in any clerical work on a mine or elsewhere.

In view of these statements it may safely be concluded that every care will be taken by the Commissioners to safeguard the vested interests of the white miner and the white trader, and there is little doubt that Sir George Farrar's draft will find reflection in any ordinance ultimately issued by the Council.

Indeed, I believe that several mine owners have already drawn up the duties which are to be assigned to the Asiatics, and that in no case whatever will they be allowed to do any skilled work, so there is not the remotest possibility of the Asiatic coming into competition with the white man. As to wages, I believe the sum to be paid the coloured immigrant will work out about the same as that now paid to the Kaffir. If any reduction be made, it will be to meet the extra cost of importation and repatriation. That the opposing forces will find fault in any event may be assumed. It will certainly be said that it is intended to supplant the native. A little reflection, however, must show the futility of any such argument. For example, the arrangements connected with the employment of Asiatic labour will be far more expensive than any outlay connected with the recruiting of natives ; and all this extra cost cannot come out of wages. There will always be a margin on the wrong side.

Nor is it yet known what particular race of Asiatics are best suited for mining work, whether Chinese or Indian, nor whether the supply of the right kind can be maintained with certainty. Personally, I think, even when the ordinance allowing importation of coloured labour is promulgated, the mine owners will be very chary of bringing over the Asiatics by tens of thousands before they have tested their fitness for the work. A very good plan would be to get a number of men from different centres and select from sample, so to speak. If the Chinese be chosen, I strongly advise the managers not to import all their labour from one province. There are obvious objections to such a course. But whatever course be pursued, you may depend upon it that the mine owners will take all the native labour they can get before asking for Asiatics. And if by any chance native labour should be available in sufficient quantities there is little doubt that the immigration of Asiatics will cease altogether.

It is useless to make comparisons, as some critics do, between America, Australia and South Africa as regards the effects of Chinese labour. For whereas in South Africa very strict legislation will be enacted before the labour comes into the country ; in America and Australia no such legislation was passed until the mischief complained of was accomplished.

THE WHITE MAN : LORD GREY'S OPINION.

It is a mistake to suppose for one moment that the introduction of the Asiatic involves displacement of white labour ; on the contrary, after a certain leeway is made up in the proportion of white to coloured labour, every seven Asiatics imported means employment for an additional white man. So, if fifty thousand

Chinese or Indians be brought over, at least seven thousand additional skilled white men would find employment. Speaking a few months ago on the connection between the prosperity of the white population and its ability to employ native unskilled labour, Lord Grey instanced the position by reference to a small group of mines in Rhodesia.

I find [he said] that at these four mines there were employed, during April last, 180 white men and 1213 natives. It is beyond dispute that not one of these 180 white men would have received any employment at all if they had not been able to attract to the mines the native labour required for work which, in existing conditions, could not possibly be undertaken by white men, except at wages which no white man in South Africa should be asked to accept. It is certain that if no coloured labour had been available the mines would never have been opened out at all. They would not have offered the opportunity for the employment of a single white man. Now, just consider what the position is. Owing to the fact that the management has been able to secure sufficient Kaffir labour these mines are able to offer highly-paid employment to white men, to create a necessity for shops, foundries, hotels, recreation-rooms, livery stables, schools, churches, hospitals, and a branch railway—now under construction—to meet the requirements of the industry and of its employees; to buy mining material and expensive machinery, manufactured by British workmen; to purchase large supplies of groceries and other provisions supplied by British firms; to make an appreciable contribution to the world's supply of gold; and to earn, it is hoped, for the shareholders of their companies substantial profits.

As with the Kaffirs, so it will be with Asiatics; instead of the threatened evils we shall have innumerable blessings, and mines which otherwise would lie untouched will be worked for the benefit alike of South Africa and the United Kingdom. I use the term United Kingdom advisedly, seeing that each stamp erected in South Africa represents about £433 spent in the motherland, while to keep the stamp at work an annual expenditure of £629 is laid out on stores.

LORD MILNER'S VIEWS.

Here it may be timely to quote Lord Milner's views on this and kindred subjects. Replying to a deputation of the White League before leaving South Africa, he said:

We do not want Asiatics in large numbers permanently settled in the midst and taking the bread out of the mouths of white men, and lowering their standard of living by competing for work which those white men can perfectly well perform themselves. But we may want them in considerable numbers for temporary purposes, and under control which will ensure their return to their own country, in order to do work for which it is economically impossible to pay wages on which a European can live in this country as he ought to live, work which is urgently required, and which without external assistance may have to remain undone. . . . There is absolutely no reason that I can see in nature or common-sense why we should not use indentured labourers—

whether Asiatics or others—for purposes for which we may require them, and as long as we may require them, without being permanently saddled with them for all purposes. To say that such labourers once here must necessarily remain here always, because they may have remained in other countries where the danger of their so remaining was not foreseen and therefore not guarded against, seems a complete *non sequitur*. In this colony we certainly shall guard against it. . . . Of all extraordinary things about this muddled controversy the strangest is that white labour and Asiatic labour should be regarded as mutually exclusive. The strongest argument, it seems to me, in favour of unskilled Asiatic labour is that it will open up a field for the employment of a vastly increased number of whites, and of well-paid whites. From that point of view it appears to me that the regulated use of Asiatic labour should not only not encounter the hostility but obtain the enthusiastic support of the White League.

These words are not the words of a prejudiced mind or a party politician ; they are the outcome of much careful observation and very special experience. Any comment on them is unnecessary. Their meaning is clear.

SHAREHOLDERS' POSITION.

In conclusion, it is only necessary to mention the shareholders' position. And this will perhaps be best gauged when I say that between £300,000,000 and £400,000,000 are invested in the Transvaal mines on the estimate of highly-paid white labour and moderately-paid coloured labour. Now this estimate is rendered null and void by the present shortage of native labour. Accordingly it follows as night does day that it is absolutely necessary to import coloured labour in order to allow of a reasonable return on this enormous capital. Some idea of the falling off in the output of gold can be formed from the fact that while the average monthly output during the six months immediately before the war was 447,928 oz. (in bullion) that for the last six months was only 240,604 oz. (fine gold). If this sort of thing be allowed to continue not only will it be impossible to pay off the £35,000,000 loan for public works in the new colonies but there will be no assets to justify the issue of the war contribution loan of £30,000,000, the first instalment of which (£10,000,000) is guaranteed by the great mining corporations. And if the Transvaal and the Orange River Colony cannot meet their liabilities, the British taxpayer must. Which is it to be ?

C. KINLOCH COOKE.

THE POLICY OF "LAISSEZ-FAIRE"

[What is the alternative to the proposals which I make? Where do you find in any single speech which has been made on the other side, where do you find a clear-cut policy which can be put against mine? No; the policy which is offered to you is *laissez-faire*—let matters alone. My judgment is that this country of ours has let things alone too long. We have been too ready to drift.—*Mr. Chamberlain at Tynemouth, October 21.*]

STUDENTS of early Victorian literature and of the evolution of orthodox Liberalism must be struck by the fact that, whilst the England of to-day is vastly different from the England of fifty years ago, the tenets of orthodox Liberalism have remained virtually unaltered. We all remember Macaulay's famous review of Ranke's History of the Popes, and the remarkable contention of that champion of Liberalism that religion is non-progressive because it is based on eternal truth. Can it be that the Liberals make the same claim for their political creed?

There is scarcely a department of English life and thought that has not undergone transformation during the last generation. Our canons of literature and art, our commercial and social life, our philosophic outlook on the world, all are changed. Even our cricket is not what it was when, according to the Duke of Wellington, the battle of Waterloo was won on the playing fields of Eton. Even politics are not the same. We have no longer with us Whigs and Tories, some people doubt in the existence of Conservatives, but we have Imperialists and Socialists, and actually an Independent Labour Party! Everywhere the hand of time has dealt roughly with cherished British institutions. We do not disdain to-day to drive in motor cars, dine at restaurants and live in flats. Change—evolution or improvement—whatever we may choose to call it—has left us very little of the England of Dickens and Thackeray. But the orthodox Liberals have stood still, "they have learned nothing and forgotten nothing." Their old shibboleths remain, they still go about with the mystic words *laissez-faire* engraved on their hearts and "free-trade" inscribed on their banners. They do not understand that we are living in times when these watch-words no longer appeal to the people. They are the real Conservatives, the Chinese of western civilisation, who, in the words of the Psalmist,

"have seen an end of all perfection;" the Psalmist, however, was careful to add: "but Thy commandment is exceeding broad."

Nearly twenty-five years ago, the private secretary of a Conservative Cabinet Minister was heard to say to a Radical Member of Parliament at a dinner-party, that Liberalism was dead, that the people had got all the liberties they wanted, and that there was nothing left to fight for. From a strictly political point of view the speaker was right, and he was not contradicted. In truth, recent legislation has been more of a social than of a political nature. We are face to face with problems which appear to us of far greater importance than academic political questions, for the struggle for life has become keener, the quest of wealth more feverish. What indeed was the object of our political reforms? Did they not partake of the character of pioneer work? Were they not conceived with a view to the breaking down of all obstacles to progress—a sort of political dynamite intended to remove disabilities and to clear the way for good government, for that great panacea for the ills of the body politic, the government of the people by the people?

The orthodox Liberals were as the voice of one crying in the wilderness, and they have accomplished their mission. The English people owe them a debt of gratitude, they owe them their liberty. But the English people are a practical people, they are not going to rest and be thankful; Matthew Arnold complained of their want of lucidity, and they are certainly not doctrinaire.

When the government of this country was in the hands of the great families, when the tape and sealing wax office meant nepotism and jobbery, the State was the natural enemy, and *laissez-faire* was the cry that appealed to all. But notwithstanding their talents, their prestige, and their power, the Liberals have never been able to introduce their policy in its fulness, nor to defend any of its outworks, whenever these were seriously attacked. Human nature has proved too strong for them. We must go to the United States of America to see individualism in its glory, although even there limitations are fixed on the "go-as-you-please" system of government.

In Great Britain we have long since ceased to go-as-we-please. We have compulsory education and compulsory sanitation, we have factory laws and an Employers' Liability Act. We are prohibited from appointing to the discharge of certain duties, people not qualified by the possession of certificates of proficiency—even the plumbers are to be registered. The Englishman's home is no longer his castle, it is invaded by a veritable army of officials bent on compelling him to lead the life of a good citizen and to refrain from being a nuisance. The municipality houses our working-classes, provides them with

electric tramways to take them to their work, pleasant gardens for their recreation, music and pictures for their æsthetic tastes. It lights and paves the streets, it superintends our slaughter-houses and bakeries, and generally watches over our food and even inspects the milk of our children. We protect the British workman against the greed of his employer, we protect his wife and children against himself. We are endeavouring to solve the over-crowding and the sweating problems. *Laissez-faire* has gone to the wall, the State or the municipality is all-pervading, and even our consciences are said to be State-aided.

One by one the planks in the platform of British individualism have been removed, until there is very little of it left. The British workman has, indeed, for the most part voluntarily resigned his freedom of action even where it had not been limited by the State. Thus he has banded himself together with others in the same walk of life as himself, and has subordinated his personal interests to those of his confraternity. He may be out of work, but he will not accept lower wages nor work longer hours than his fellows, so far from competing with them he will actually leave his work and starve for their benefit. He has discovered that union is strength and that the separate individual social atom is helpless.

For the average unsophisticated modern Britisher the doctrine of *laissez-faire* is as antiquated as the religion of the Druids. There is more vitality in the Scandinavian Eddas of the fighting Vikings than in the doctrinaire theories of the last century. When Sir William Richmond wanted to abolish the smoke nuisance, he cast the cant of *laissez-faire* behind him and appealed for State-aid. It was not the go-as-you-please policy that rescued the children from the cotton-mills, the women from the coal-pit; that protects our animals from human cruelty and has even proclaimed a close time for birds. In our home policy we have long since discovered that if individualism is to reign, it cannot do so with safety to the Commonwealth except as a limited monarchy—it may reign but it must not govern.

In our foreign policy we are still very go-as-you-please, but then we have excellent reasons for this. Did not the late Lord Dufferin tell us that the work of our ambassadors would be much facilitated if we were but better organised for war, or words to that effect? But that is another story. And in respect of our naval and military forces we are still very go-as-you-please. No Englishman need exercise the sacred duty of citizenship and defend his country unless he chooses, consequently it is not surprising that our foreign policy should be one of drift, should lack initiative and seek the line of least resistance.

In our commercial relations with other countries this go-as-

you-please policy assumes the sacrosanct name of free trade. It is the holy of holies of the orthodox Liberal tabernacle, and woe to those who would sacrilegiously profane it. Free trade means that we are free to buy our goods from whatever nation or colony we like and at as cheap a price as we can obtain. But it does not mean that we are free to sell our own goods to these nations and colonies. Both the freedom and the trading are one-sided. For the consumer this may be an excellent arrangement, the producer's enthusiasm for it might conceivably be somewhat chastened. Such, however, is our conservatism and such the force of habit, that many of our producers still worship at the shrine of this fetish of Liberalism. Thus do the natives of Eastern countries throw themselves under the car of Juggernaut, or immolate themselves to propitiate their deity.

The whole duty of the good Liberal is to buy in the cheapest market, no matter whether this craving for cheapness results in insensate competition, perhaps in fraud, whether the quality of the goods suffers deterioration or the workers who produce them are sweated. Cheapness is regarded as the consumer's sole desideratum, and the interests of the consumer are paramount, those of the producer not worthy of consideration. In other countries, on the contrary, a less narrow view prevails; the national importance of the producer is acknowledged, and the interests of the consumer are made subservient to those of the community. Why, indeed, should not the worker deserve well of his country? The consumer who is not also a producer, is after all, a drone in the human hive. He is but a prodigal who lives on the results of his progenitors' industry, and who, therefore, spends the interest of the nation's capital without adding to that nation's wealth. He may be in the position of a money-lender, he may be living on the interest derived from money invested in foreign lands, but that does not make him less of a drone. In England we have many drones, we call them our "leisured class." Their existence is due partly to the vast amount of wealth accumulated in this country during the last century, and partly to a feudal tradition, which we illogically retain, that work is degrading. We still cling to Cobbett's definition of a gentleman—"a man who has no business in the world."

Nevertheless, it is not pleasant to reflect that we may some day become a nation of consumers, of drones, for free trade is gradually killing off the producer. The agricultural producer is already moribund, and the agricultural labourer is forsaking the ungrateful rural districts and swelling the population of the smoky grimy town, there to arrest for a generation or two the total extinction of the anæmic and stunted factory hand.

In the days when the gospel of free trade was first preached

the situation was different. The continent of Europe had not yet awakened, the United States of America was not taken seriously. Whilst other countries had been devastated for centuries by wars, we had fostered and consolidated our trade. We had the mechanical inventions, we held the sea, we were the workshops of the world. Free trade was to stimulate foreign countries to increase their output of raw materials, which we would return to them in the shape of manufactured articles. It was an idyllic dream. But presently foreign statesmen asked themselves why this should continue, why their own countries should not themselves convert their indigenous raw materials into manufactured articles. The division of labour was an excellent theory, but was it not being carried too far when the most profitable business was allowed to remain the monopoly of one country only? So they protected their countries, created manufactures and imported raw materials from us;—our coal output is a large item in our export trade. This policy has been so successful that to-day we, who were the workshop, have become the dumping ground of the world.

The situation has changed completely, and we must make haste and put our house in order if we wish to regain a portion of what we have lost—we must organize. The days of go-as-you-please are over. We must read the signs of the times aright or we shall not only *laissez-faire*, we shall *laissez-passer*, until our trade is irretrievably lost.

If there is any truth in the contention of Mr. Herbert Spencer that a nation is an organism, it follows that a highly civilised State should be highly organised, and, if the analogy be kept up, it seems obvious that a nation in which everything is left to individual enterprise or chance must be invertebrate. Indeed, the greatest phenomenon of modern times is the tendency towards social centralisation. The *laissez-faire* policy has been found unworkable in municipal life, it will have to be abandoned in national life as well.

Let us take for instance, our railways. These have been accused of unpatriotic conduct because they offer facilities to foreign produce which they deny to the English farmer. But the railways reply very truly that they are business undertakings, dividend-earning concerns, that they must make money, and that business has nothing to do with patriotism. It is more profitable for them, and less troublesome, to carry large quantities of foreign produce from a port of entry to a distributing centre, than to collect indigenous produce in dribblets. The argument is perfectly sound, but it is a *reductio ad absurdum* of the *laissez-faire* policy. The railways are our national highways; is it prudent to allow them to be managed in the selfish interests of individuals? Surely those interests should be subordinated to the interests of the nation.

But whenever complaints are made of the successful competition of foreign produce or of foreign manufactures we are invariably told that the true source of all our weakness is not free trade but our ignorance—we are so badly educated. The railways, we are told, would gladly help the agriculturists and dairy-farmers if these persons would but help themselves; but they are so stupid and so benighted, they won't organise. We want bread and the free traders give us stones. Why are we ignorant and benighted? Because of our happy-go-luckiness. We have free trade in education. Every continental government fosters education, but in England education is virtually left to what amounts to private enterprise. A great deal of excellent work is done here and there, but it is all sporadic, hap-hazard, there is no centralisation; and what is true of education is true of countless other fields of human effort in this Merry England of ours.

We are constantly assured that State interference in trade, especially in the form of a tax on food, would be resented by the working-classes, and that the statesman who would attempt to come to power on the top of a dear loaf would commit political suicide. But the working-classes have more wisdom than they are given credit for; they are capable of even greater sacrifices than voting for a dear loaf, they are capable of starving for an idea. The working-classes are sufficiently intelligent to know their own interests, and have already discovered that the *laissez-faire* policy will not advance those interests. They have learned that free trade in labour spells economic slavery for them, and so they have organized themselves into trade unions and learned the difficult lesson of subordinating their immediate selfish wants to the common good of their fraternity.

But whatever we may propose to do, the time is fast approaching when a go-as-you-please national policy will become impossible. Before long we shall find ourselves impelled by the instinct of self-preservation to take a serious view of the government of the country. Perhaps those very working-classes, whose patriotism our statesmen appear to distrust to-day, may insist that the House of Commons shall no longer be regarded as the best club in London, that legislation shall cease to be the recreation of our leisured classes, and that the complicated and technical business of government shall, in future, be no more entrusted to amateurs. It seems that some of our statesmen have already seen the writing on the wall. Let us hope that at least something may yet be done in time to prevent these islands from becoming a residential neighbourhood for the English-speaking race—a sort of health-resort for American millionaires.

THE RHODES SCHOLARSHIPS

Mr. Rhodes had no intention of awarding these scholarships to what were called research students; he intended them to go to—should he say—youths or young men who were associated with the ordinary undergraduate. Of course, in the selection of the scholars under the terms of the will much more depended upon the localities from which the students came than upon any authority given to the trustees. It might be that in certain places, perhaps more particularly in the United States than in the Colonies, a student would be sent who would have had already a certain amount of instruction in his own country, and who might therefore go to Oxford and take a post-graduate course. That must rest with the Colonies or the United States, so long as the terms of the will were observed. The terms of the will, particularly with regard to South Africa, where scholarships were given to particular schools and particular institutions, were very precise; and it was provided that the students from these particular institutions were, as candidates for the scholarships, to be submitted to an ordeal in which both scholastic and athletic proficiency was aimed at as well as the test described by the will as to the moral character. There was not the least intention on the part of the trustees to divert those scholarships from the end to which they were directed by Mr. Rhodes. [*Mr. Bouchier F. Hawksley (one of the Trustees of Mr. Rhodes' Will) at Bristol Grammar School. The Times, October 10.*]

A YEAR and a half have come and gone, and the great ideas propounded in Mr. Cecil Rhodes' will are beginning to take shape under the moulding hands of Dr. Parkin. The words of this will only sketched, in the merest outline, the form the bequests were to take, and the marble was left unchipped from whence the perfect shape was to be evolved. One corner, it is true, had been begun as a guide to the further sculpture; that is to say, at the Diocesan College School of Rondebosch a tentative scholarship of £300 had been offered, and the first selection made, before death put an end to further experiment. Save, however, for this small excursion, and a page or two of directions, all was left to the imagination and organisation of the executors. The great gifts, after the first outburst of surprise, excited little enthusiasm in those for whom they were intended. Nebulosity has a chilling effect upon the average man, and novelty he regards with a suspicious eye. So it was that this colossal will was dismissed from men's minds, as great indeed, but without

form and void, until the spirit moved upon the face of the waters, and Dr. Parkin's circumnavigation of the globe, in pursuance of his commissionership, aroused them to renewed wonder.

Never has such a voyage been undertaken with such an object. The will of one man, obedient to British traditions, that look upon the ocean not as a bar of separation, but as a bond of union, had spanned the earth from end to end, had sent its servant on an errand entailing two full months of actual travelling alone, and had drawn into one current for the furtherance of its design the youth of America and of Europe, of Africa and of Australasia.

And what is that design? The Alpha and Omega of the whole of this educational scheme is, briefly, Anglo-Saxon unity. Education, in the sense of mere book-learning, takes but a secondary place in this idea, which is the offspring of a practical statesman, for training, not students, not professors of economics, or of sociology, or of any other ology, but leaders who, becoming imbued with his aim, will in their turn, take up the fight and carry it in time, whether it take twenty years or whether it take two hundred, to a successful conclusion.

There are two periods in a man's life when he is most susceptible to influence, the one being the first seven years of his existence, when everything to him is new, and the mind is a plastic blank on which others may impress what they please; and the second when, on leaving school, he finds himself on the threshold of a new life, and his intellect awakes to vistas and broad horizons until then undreamt of, and his unchecked enthusiasm but awaits the guiding hand to direct which of the many unknown pleasant paths before him shall be the one along which he shall seek his destiny. The first of these two periods is the right of the State under whose flag the child is born, in which to sow in him that love of the country in whose confines he has his being, and those traditions of righteousness and of freedom that are his birthright, and that nought will afterwards efface. But the second period is to him who will take the responsibility, and this second period is the one Mr. Rhodes has chosen for his own.

At this stage of the development of the human soul, in each awakening brain, all the blind forces of the age find their battlefield; the *Sturm und Drang* which surged through Germany as it passed from adolescence to manhood, finds its counterpart in each unit as it is given out by the schools to the beckoning life beyond. All is untried, all is attractive, and the bewildered brain, though unconsciously, welcomes a master hand on the tiller. Rightly guided at such a crisis, the eager enthusiasms of youth, too apt to lose themselves in mere wasting illusions,

can be stored up in accumulators of great potential energy, an irresistible dynamic force to be used by some great will for the carrying out of some great idea; for enthusiasm rightly balanced is, after all, the sheet-anchor, as well as the driving power, of the soul, individual and collective. At such a period of susceptibility, far-reaching effects may be expected from transplantation for a limited time to a foreign shore, whence it becomes possible to view each native country in better perspective, and where on the untried eyes may now dawn a larger patriotism than that of country—that of race which, overleaping physical impediments and political barriers, shall swell the ever-strengthening torrent under whose impetus those geographical boundaries, those political disabilities, shall go down, and nations, who are now like inland, divided seas without outlet, shall merge into one immense ocean washing the shores of the world. Nor will a conception like this be weakened when the very terms of such a sojourn in a strange land brings it continually to the mind, but immeasurably enhanced. The future, which in commerce is, not to the merchants, but to the great trusts, is in politics, not to the countries, but to the races; and that is the prescient aim of Mr. Rhodes' will—not the British Isles, but the British Empire, and not even the British Empire, but the British race.

But Canada and the United States are opposed to sending their youth abroad until two years shall have first been spent in their own universities, the B.A. degree even taken, and a post-graduate course at Oxford alone contemplated. By this time the period of mental upheaval would be safely passed, and the stamp of America finally set upon the new mind. It is argued that if these scholars were dispatched straight from school to another land to finish their studies, and that land Great Britain, they would return *plus Anglais que les Anglais*, to be in future but pilgrims and sojourners in their own home. Such a fear would suggest a certain lack of self-confidence in the New World, a sentiment not generally associated with it. That, in the first flush of return, differences will be apt to be emphasised rather than likenesses, is probable enough. An introduction of any new element suggests dissimilarity, but a few months of fitting anew into the old surroundings will wipe out those feelings of strangeness, bringing to the surface again the effects of years of childish training, while over that momentous excursion of three years at Oxford must grow the daily habits, the national interests and idiosyncrasies that attach to life wherever it is taken up. It will not be a stranger, but an American, who will be sent back from Oxford, but an American plus an Anglo-Saxon. With the whole childhood and boyhood of a man their own, to train and impress as best they may think, with a manhood spent under

their institutions, neither America nor Canada should fear the effects of those three years in a closely related land, but, with such influences before and after, might well spare their youth during the transition stage from adolescence, when there is most hope of moulding him to the larger issues. For that a certain modification and enlargement is desirable cannot be questioned. If it be true that the future is to the races, a great change must be effected both in England and America, and further in Africa and Australia; a softening of traits of difference, and strengthening of traits of similarity, and a habit of mind that embraces as personal, all things that affect the race in any point, whether they are germane to the interests of each particular country or not.

It is a wonderful idea for which these scholarships are to act as the leaven, that of the homogeneity of the English-speaking race which, if it were only united, would be the irresistible master of the world. This idea had fired Mr. Rhodes so long ago as 1877, and in the autumn of 1891 we find him writing a letter to Mr. W. T. Stead in which he says:—

What an awful thought it is that if we had not lost America, or if even now we could arrange with the present members of the United States Assembly and our House of Commons, the peace of the world is secured for all eternity! . . . Fancy the charm to young America, just coming on and dissatisfied—for they have filled up their own country and do not know what to tackle next—to share in a scheme to take the government of the whole world. . . . What a scope and what a horizon of work, at any rate, for the next two centuries, the best energies of the best people in the world, perfectly feasible, but needing an organisation, for it is impossible for one human atom to complete anything, much less such an idea as this, requiring the devotion of the best souls of the next 200 years.

The letter contains his scheme for a Society of Wealth, a Society roughly outlined by him when he was only twenty-four years old, by which these ideas should be carried through; and though in after years he may have modified his thought as to the means by which he might attain his objective, that objective remained the same throughout, and by his will he strives to realise it instead through a sort of informal society of brains, the Rhodes scholars, the children of his spirit. These, bound by no vows except those of their own forging, a plan perhaps more efficacious where our peculiar Anglo-Saxon temperament is concerned than a stricter order, and one certainly more attractive to our minds than any secret society, will go out into all the world year by year carrying with them the teaching so devoutly preached by their master; and this lever may in the end silently produce that climax which thoughtful minds are more and more earnestly desiring.

To put off the date when candidates for the scholarships

shall become eligible will largely curtail the results aimed at by the Founder. Even with his resources the field of labour is limited. There are to be only one hundred Americans elected out of a total of seventy-six millions, and only sixty colonials out of a total of twenty-one millions, and these last figures, if India were to be included, would reach a total of three hundred and sixteen millions. Everything should be done to facilitate the working of the leaven which is in such infinitesimally small proportion to the whole, and not to sterilise it by conditions. Rather than alter the terms of such a will to meet the fears across the water, it would be better for Canada and America to establish scholarships at their own universities for British youths, and in this way, by an interchange of scholars, the balance would be kept even, while every year the bands of fellowship that unite us already would be drawn closer. If America is too self-centred, England is too insular; and it is not in the anglicising of the rest, but in the Saxonising (if it is permissible to coin a word) of all, that success is to be expected. America, whose millionaires do so much for education, should not find this difficult of execution, and the object is large enough to satisfy the most audacious minds.

It is often urged against Mr. Rhodes' schemes that, though the broad idea is magnificent, the detail is hasty and might often be altered with advantage. But, in the present instance, there can be no suggestion of haste. For more than ten years before his death, the thought of forwarding the union, first of South Africa, and afterwards of the Empire, through education, was mature in his mind. In 1891 at Kimberley, where he was proposing the toast of the Afrikander Bond, he sketched his idea of a university which should be the ultimate means of federation, and his words are all the more weighty when it is recalled that they were addressed to what has since been proved to have been the chief separatist agency in South Africa. He said:—

If we could get a Teaching Residential University founded in the Cape Colony, taking the people from Bloemfontein, Pretoria, and Natal, having the young men going in there from the ages of eighteen to twenty-one, they will go back to the Free State, to the Transvaal, and to Natal, let me even say they will go back to Mashonaland, tied to one another by the strongest feelings that can be created, because the period in your life when you indulge in friendships which are seldom broken is from the age of eighteen to twenty-one. Therefore if we had a Teaching Residential University these young men would go forth into all parts of South Africa prepared to make the future of the country, and in their hands this great question of union could safely be left. . . . I feel that should a Teaching University such as I have indicated be established . . . the young men who will attend it will make the union of South Africa in the future. Nothing will overcome the associations and the aspirations they will form under the shadow of Table Mountain.

Political expediency prevented him carrying out his idea at the time, and afterwards other means were found necessary to effect South African union, but

Thought like this
Dies not, but, changing, burgeons from the grave,

and this thought remained with him, blossoming finally into that still greater scheme whereby all English-speaking people should be drawn together in the bonds of brotherhood. These ten years solitary consideration of a subject before attempting to put it into execution provides an ample margin for the verification of detail.

Here already, emphasis is laid on the residential system; and again in the will the same point is taken up, in the paragraphs which run:—

Whereas in the case of young Colonists studying at a university in the United Kingdom I attach very great importance to the University having a residential system such as is in force at the universities of Oxford and Cambridge, for without it those students are at the most critical period of their lives left without any supervision. And whereas there are at the present time fifty or more students from South Africa studying at the University of Edinburgh, many of whom are attracted there by its excellent medical school, and I should like to establish some of the Scholarships hereinafter mentioned in that University, but owing to its not having such a residential system as aforesaid I feel obliged to refrain from doing so, etc.

This may be a detail, but it seems to indicate more strongly how intent Mr. Rhodes must have been that his students should come under the influence of his wishes while still young enough to be swayed by them, for in men of a more mature age the idea of such close supervision becomes both ridiculous and impossible.

Besides this, in Cape Colony the scholarships have been expressly allotted to four schools, one of which has the unique distinction of having served as the experiment whereby the Founder tested the practicability of his scheme. If the idea of a preliminary two years' course at a university before becoming eligible to be called a Rhodes scholar is adopted, then the terms of the will as regards Cape Colony must be entirely altered, the direct bequests to those four schools withdrawn, and the reason ignored which led to this distinction as between the other countries benefited and the Cape, a reason to which sufficient weight has not been given, and which is that, by these most direct gifts, the Dutch of the old Colony shall receive for a certainty an equal opportunity with the British, and shall have the greatest difficulty in standing aloof from this peace-making agency.

There is another reason against the preliminary two-years' course at a local university before election to a scholarship, and that is that Mr. Rhodes' system of marks thereby becomes almost

impossible. On the face of it, this appears a detail not worth consideration; but underlying it is a principle that will become difficult of execution in any other way. To refer again to the text of the will, it proceeds:—

My desire being that the students who shall be elected to the Scholarships shall not be merely book-worms I direct that in the election of a student to a Scholarship regard shall be had to

- (1) His literary and scholastic attainments.
- (2) His fondness of and success in manly outdoor sports such as cricket, football and the like.
- (3) His qualities of manhood, truth, courage, devotion to duty, sympathy for the protection of the weak, kindness, unselfishness and fellowship, and
- (4) His exhibition during school days of moral force of character and of instincts to lead and to take an interest in his school mates for those latter attributes will be likely in after life to guide him to esteem the performance of public duty as his highest aim.

and further suggests that these objects should be attained by a scheme of marks in which the first of the four qualifications shall be decided by examination, and shall be allotted three-tenths of the total number of marks, while the second and third shall be allotted five-tenths between them (two-tenths to the second and three-tenths to the third), and shall be decided by the contemporaries of the candidates, and the fourth qualification shall receive the remainder of the marks; namely two-tenths, and be settled by the recommendation of the headmaster.

This novel method of selection makes it clear that the men desired are less those with chances of a double first than those who, with perhaps only average qualities under each of the four points, yet combine all in a fair degree, and may be expected to turn out first-class citizens and those on whom others, less well balanced, will rely. For the man who will be able to sway men is not a mere student, nor a mere athlete; neither is he a man of good moral qualities alone, for, if only possessed of those, he is likely to become that special aversion of Mr. Rhodes—a mug-wump; nor even is he a forcible character only, for unless backed by righteousness his ambitions, founded upon sand, will but crumble away at his death; but he is a combination of all four—thoughtful, healthy, magnanimous, electric; and it is for these leaders of men that this leader is looking. Nor again will such a man, especially if he be dependent on the resources within himself for a livelihood, be very ready to pursue a further course of study at Oxford after having taken one course already at another university, while his contemporaries gain a three-years start of him in the race; but, leaving such studies to the merely assimilative cast of mind, he will devote himself early to carving out a career.

This means of discovering the suitable tools has been called unpractical and impossible of success; but, as Mr. Rhodes himself says of another scheme of his, "I think that the two objections to it are that it is unusual, and that Mr. Rhodes is connected with it; but still, sir, we will have a try at it." It is not so long ago since the Transcontinental Telegraph was laughed at as an absurd dream, and yet it is now arranged from end to end, and finished over three-quarters of its course. Nor is it long since the Cape to Cairo Railway was spoken of as a "wild cat scheme," and yet it is within a few miles of the Victoria Falls, and a bridge is already being constructed to span them, and altogether some three thousand miles of rail are already complete. The scheme in its entirety is worth at least a trial, and modifications can always be introduced later on when this or that part of the machinery has been proved by experience to be faulty. But until such actual proofs are forthcoming the idea deserves to be attempted just as it stands,

SOUTH AFRICAN.

LIFE IN NEW ZEALAND AS IT IS

IN spite of a South African war, a speechmaking Premier, occasional telegrams "from Our Own Correspondent" in the *Times*, to say nothing of *The Empire Review*, New Zealand still remains to most English people, and certainly to all the world outside England, practically an unknown land.

Not even the many who go to and fro between the colonies and the Old Country, nor they that go down to the sea in ships, have as yet materially changed this almost universal state of crass ignorance. Most people who make any attempt to follow the swift march of events, think of New Zealand as a kind of somewhat perilous laboratory of sociological experiments, which it is as well for the nations to watch, as by so doing a little experience may often be picked up cheap; and if fingers have to be burnt, it is just as well if it can be so arranged that only those of New Zealand should suffer. Educated people know, or think they know, that we have an Act destined to prevent strikes and lockouts; an Old Age Pensions Act, a native population called Maoris, a good many troublesome volcanoes that are apt to break out without giving due notice (witness the terrible eruption of Waimanyu at the end of August, which killed four people); much fine scenery, and a very good climate.

These vague, and more or less inaccurate notions make up the sum of their knowledge about New Zealand. If asked what life in the colony is really like, supposing any intelligible answer at all could be given, it is to be feared that even now it would be that everyone knows everyone there, and that everyone knows how to ride. The average Britisher still often does not know the difference between New Zealand and Australia, and though it may not now be generally true that he actually thinks the former a kind of appanage of or adjacent island to the latter, yet less than six years ago it certainly was true. Even now he sometimes asks, "Where is Australasia?" And this to the proud New Zealander with his reasons against Australian federation in number as the miles of stormy Pacific Ocean between the colony and the continent—twelve hundred and over!

There is no one in New Zealand, from the pioneer colonist to the temporary resident, with relations in England, who has not felt, possibly groaned over the difficulty of giving these relatives any real idea of what the life is. Till very recently, at any rate, they would write telling their New Zealand friends that a brother or cousin was coming out to some place in Australia, a thousand or two miles away at least, and they would be very grateful for any hospitality shown him. Even now the Englishwoman living in New Zealand, whether from motives of health or economy or what, in a house not as well fitted up in many ways as a London artisan's dwelling, with possibly a large family, and certainly not more than one servant, most likely none, who thinks she has written such full and complete accounts in her letters of the kind of revolutionised life she leads, sits in dismayed amusement contemplating white elephants in the shape of breakfast jackets and elegant morning-gowns, sent out by well-meaning relatives, and marvelling how, after all, they can have so little idea of her needs. Quite as many more English people jump to the conclusion that no one in the colonies looks fit to be seen, and bring out with them clothes such as have not made them exactly a byword for being well-dressed, and cause much remark among colonials.

Matters are nowise mended by the increasing number of English tourists who come out for a short time, nothing like long enough to judge; and most of all those who come out and live several years in one place, or at any rate in one district of one island, and judge of the whole colony from an experience limited in the extreme. The nonsense sometimes written by people such as these is as exasperating as it is egregious. As a young English tourist in New Zealand was recently heard to remark, "the whole show's so utterly different"—a forcible expression with more truth in it than most generalities. Nor do colonials writing in the English press improve matters either, unless they are sufficiently acquainted with Old Country life to be able to seize on the points of difference—those likely to strike a stranger—and institute comparisons, which need not be odious, between the two. Worst of all is it when a colonial with some grievance, real or fancied, against his government, writes a book by way of chastising with scorpions his ungrateful fellow-colonials. That book is, of course, read by the English public, who have no means of gauging its merit, and is by them accepted as an impartial study of New Zealand life and politics by some fearless pattern of integrity who ventures, at any cost to himself, to speak the unvarnished truth.

Now if there were a number of salient differences it would be somewhat easier to prepare English people for colonial life; but instead of this there are few points of striking dissimilarity, but

an infinity of small differences, and it is just these small differences which are so much in every-day life, and of which it is so hard to convey any realistic idea. Suffice it to say that the whole life is so different, that to an English person coming out, or even to a returned colonial long resident in England, especially if familiar with London life, it seems another world; and they are to be excused if they ask themselves many times during the first few weeks:—"Am I really I? Is it really I, or some other person?"

Colonists of long standing would probably agree without a dissentient voice that it is hopeless for any but an adaptable English person, not too conservative, to attempt to settle down in New Zealand; and not only adaptability (in some forms not too common an English quality) but also youth is generally a *sine quâ non* of a successful colonist. It is fairly safe to say that scarcely anyone, unless, at least, comparatively young, ever really settles down in New Zealand; and it is not reasonable to expect them to do so. The rare exceptions, if investigated, would probably prove to be either people, whose health forbade their residence in England, or those whose lot there had been to have means too slender to live upon without a struggle. Of this there can be no question. Anyone with a small income has a far happier and brighter life in New Zealand than in a big English town, and probably also than in the country; and most especially is this true of women. Very few, even of the young and adaptable, settle down at first, although many do so afterwards, and I have known some of the most inveterate grumblers at the colony return to England, find that after all, they were worse off there, and finally be very glad to come back. Some, however, hate the life eternally, and are hated accordingly; for such as these New Zealand is no place. They are bad colonists, and because they are bad colonists they do not get on, and because they do not get on, they give the colony a bad name, although they cannot hang it. But they would if they could.

What no power on earth yet discovered has been able to do, is to drive into the heads of the outside world that life in New Zealand is utterly different in different parts. Considering that the North is subtropical, while in the South are some of the largest, if not quite the largest glaciers in the world outside polar regions, this is so almost of necessity. Of necessity, also, people in a seaport town like Wellington, the seat of Government and vice-regal residence, have a life differently ordered from that of the dwellers in a back block, mostly half-felled bush and half-cleared paddocks, and miles from any neighbours, except, perhaps (in the North Island only) Maoris, or even from those living on a large run, with few neighbours, and none within walking distance, and the few there are so far off that when they come on a visit,

it usually almost perforce becomes a visitation, and they stay a night, it may be two nights. New Zealand, while actually in point of area much the same size as the United Kingdom, seems very much larger, partly owing to the great variety of climate and scenery, partly because it is divided into two large and one small island, and partly because travelling in it is still so portentously slow.

Nor has any human agency yet been able to make the outside world realise the part that the Maoris play, or rather do not play, in New Zealand life. The fact that they are almost entirely confined to the North Island is one oftener stated than realised. It is possible—indeed, usual—to live for years—it may be five, ten, even fifteen years—in southern towns and never see a single native; whereas in the “far north”—North of Auckland, for instance—there are townships and whole districts with far more Maoris than Pakehas, and what Pakehas there are have often a certain dash, though it may be only slight, of Maori blood, which is considered no disgrace whatever. Into the lives of South Islanders the Maoris no more enter than into the lives of the dwellers in Kensington or Clapham, except that they are more accustomed to Maori names; and whenever any native question comes up, or there is some slight disturbance in the King Country or elsewhere, they always find considerable space devoted to it in their daily papers.

But you cannot live long in most parts of the North Island without coming more or less into contact with natives. When Parliament is in session, or the Native Land Court is holding a sitting, I have often seen numbers of Maoris in the region of the Parliamentary buildings in Wellington; but, as a rule, except to consult their solicitors (for they are very fond of doing legal business), they do not come much about the towns. I have often been asked if we do not use them as servants. To say that they use us as servants is nearer the truth, or, at least, there are cases of large native landowners employing white men; but I did not know that anyone had even attempted to make servants of them until I found two or three acting as chambermaids in a hotel at Whakarewarewa, near Rotorua, whose manager is one of the best authorities on the Maori language and customs—indeed, on all that concerns the natives—which perhaps accounts for his being successful where others have not dared even to make the first attempt. It is not that they cannot learn to do almost anything, he said—and in this he agrees with every competent authority—it is that they are too lazy.

What strikes every visitor to New Zealand is the extremely friendly relations existing between the Maoris and the Europeans. We have had Maori wars, it is true, in times twenty and odd

years past; we have discontented natives occasionally still. But that does not alter the fact that the New Zealander as a rule likes the Maori, and the Maori likes the New Zealander. Each is always ready to have a talk or crack a joke with the other. Perhaps nowhere do a dark and a white race so thoroughly exemplify the excellence of dwelling together in unity. In the north, in country where there are still plenty of natives and no European tourists to demoralise them, the Maoris always expect to talk on the friendliest terms with any and every Pakeha they meet; they can generally speak more or less English. They think themselves quite as good as the white man; and in this they are often not far wrong. It is not so long since I was staying in a hotel in the little settled, far northern peninsula, where I, the hotel proprietor, his wife and children, sat at one table, and at another some score or more Maoris, so quiet and well-behaved (much more so than Pakehas of corresponding class) that no reasonable person could have objected to them. I do not think I have ever known a New Zealander, especially one who has lived in a district with any native population, who was not very fond of the Maoris.

The root of all differences between New Zealand and England lies in the former being ruled by democracy—omnipotent, omnivorous, omnipresent—and with a very big capital D. If your sentiments are "*odi profanum vulgus*," then avoid New Zealand as you would ten thousand plagues. For there *profanum vulgus* has as much power as it very well can have, all that is good for it, and, it might be thought, a little more. It, or its incarnation in the person of Mr. Seddon, regulates the affairs of the entire colony, and of all who therein dwell, on the whole wisely, though sometimes with a minuteness of detail which causes the unregenerate to blaspheme and say rude things about fatherly governments and grandmotherly legislation.

There is nothing on which democracy has not left its mark—from the council which rules the State and the highest Government departments down to the schools, the hours of work of all employés, even the dress and deportment, especially the deportment, of your domestics. Well for you if you have command enough of your countenance not to betray your amazement at the latter; still better for you if you have sense of humour enough to laugh (in private) when your maid comes with a request, it may be, for the loan of your bicycle to go for a ride with her young man. "I've tried it round the lawn several times already"—in your absence, of course—"and I can ride it quite well."

From this very democracy, as well as from the extraordinary prosperity of the colony, arises no doubt that extreme scarcity of servants, which is one of the most patent differences between English and colonial life. The servant question is troublesome

enough in England, but it is nothing to what it is in New Zealand, where many private families, even of excellent social standing and good means, are either quite unable to get servants or have come to the conclusion that they are more nuisance than they are worth, and they would rather do their own work. Very few families keep more than one servant, and hardly anyone more than two; and though a colonial servant does far more work than an English one, she expects an amount of holidays and liberties which would make an English mistress gasp, and makes colonial mistresses impotently angry; and even if you can induce one of these ladies to come to you, though she may be fairly capable in a rough way, she is in no sense what would in England be considered a "trained servant."

This servant difficulty, indeed, affects the whole arrangement of life, at least, among those who rank as gentle-folks. The dinner-hour, if not midday, as it very frequently is even in towns, can hardly be put later than 6.30, for the young lady in the kitchen likes to get the washing-up done early and have her evening free to go out, from at any rate eight o'clock. Even in hotels dinner is often at this heathenish hour; they must keep their servants somehow, even though those servants, as a rule at least, have a soul quite above learning the elements of that good waiting which is usually looked for in hotels.

Colonial servants cannot be taught to say "ma'am" or "sir"; you can give up all thoughts of that. In the backwoods, moreover, they do not see why they should not chip in and take a turn in their masters' and mistresses' conversation whenever they like, there being, truth to tell, often little or no social difference between employer and employed. If, however, colonial servants are ever impudent, I should be strongly inclined to say that it was the fault of the employer. You *can* hold your own with them; you will get no curtsy-bobbing, no bowing and scraping, but if you are worthy of their respect, you will certainly have and retain it.

It might be thought that the atmosphere of Democracy would kill snobbishness in the bacillus stage. On the contrary, it seems peculiarly suited to that object of Thackerayan ridicule. Yet in New Zealand, though one hears much talk of favouritism, it is generally true that everyone must stand on his own merits. If a clergyman, the cloth will cast no halo around your head, for the clergy there, in that strongly materialistic and not very church-going atmosphere, have no social position beyond what they, as individuals, can win for themselves, a fact which English clergymen are even slower to recognise than they are to reconcile themselves to it. Similarly, doctors and lawyers, being professional men, have of ancient right, as it were, a certain standing in

England. Not so in New Zealand—at least, not necessarily so ; but then many people are doctors and lawyers there who would never by any chance be found in the rank of those professions in England.

This brings me to one of the most nonsensical statements ever made about New Zealand—that everyone knows everyone, and that there are no social distinctions. Everyone does not know everyone, and there most certainly are social distinctions, although, of necessity, nothing like the endless number of different grades that exist in England, where social classes not only rise very much higher, but also descend very much lower than in any colony. There are nothing like the extremes in New Zealand, in any sense of the word, that exist in England. There is not only no aristocratic, but also practically no leisured class, or at best, but a very small one, and in certain places only. All social functions of a public character, from vice-regal receptions to dances given, say, by large boating clubs, are far more mixed in character, and must be so, under the rule of Democracy, than similar functions could possibly be in England. What is true is that in New Zealand you are liable to meet people whom you never would meet, on a footing of social equality, in England ; but when you have said that, you have said enough. You can choose your own friends to a far greater extent than you can in England.

Newcomers in one of the smaller New Zealand towns, where there is often far more choice of society than in an English town as large or even far larger, are called upon by everyone considering themselves in at all the same social position, that is, if they look reasonably “nice.” That call must, of course, be returned in person, but the acquaintance need go no further unless desired. At least that has been done which neighbourliness and hospitality to the stranger within their gates demand. In New Zealand, as everywhere else, people of like tastes and like breeding, broadly speaking, consort together, and those who in England would rank as gentlefolks have as their friends others who would so rank. Not necessarily, however, as calling acquaintances, for you cannot in New Zealand, without giving great offence, draw the hard and fast rules obtaining under English social conditions. It seems to me, especially on revisiting England, that the really best colonial society is more exclusive in some ways than English ; money is less a passport to it.

Democracy, in the back-country, certainly acquaints you with strange companions, even with strange bed-fellows, or, at least, room-fellows, if you are not careful, for in most country places even now they are sufficiently primitive to think it quite right and proper to crowd two or three people, complete strangers, into

one room, or put them up with shakedown; but the forewarned can forearm themselves against such horrors by telegrams ahead and flat refusals, unless in the backest of backwoods, where hardly anyone except backwoods settlers ever penetrate. Anyone who has ever been in really backwoods country would infinitely prefer camping out to the agonies of being "put up," as you are liable to be in such places. A great deal of New Zealand is still most distinctly "backwoods." Of necessity, in such places where there is hardly ever more than one hotel or accommodation house, everyone must sit, if not at the same table, at least in the same room, from the Lord Bishop of the Diocese, it may very well be, to a member of the Legislature, the coach-driver, and possibly some Maoris or dirty old diggers, who may be more than "half seas over."

A concrete illustration often saves much explanation. Last February I was in a township in the extreme northern part of the North Island, where the native population equalled, if it did not exceed, the European. A relative of my hotel proprietor (for hotel read public-house), a handsome woman, obviously with a dash of Maori blood, happened to be having a tennis party followed by dancing on her lawn, and he suggested that I should go along there with him. Imagine such an incident in England! I accepted the invitation in the spirit in which it was meant, and doubtless both the hotel-keeper and his wife, and my hostess, would have been much amazed and possibly hurt if I had not done so. Outside the gate was a crowd of Maoris peeping in. Usually, it seemed, a good many of them came in, bringing their musical instruments with them and forming quite a band—it is wonderful how musical they are—of course simply as guests like myself. That evening there was a half-caste Maori playing a violin, and playing it very sweetly too; I was introduced to him as to any English gentleman, and of course treated him as such. Indeed, his manners were truly courteous. But though these things are a part of New Zealand life, it is only in the far north and in the back country that such a scene could be witnessed.

One great reason for the fundamental differences between English and colonial society, lies in the fact that not only the Premier but all the Ministry, with scarcely an exception, are men who have risen by sheer force of ability, and not by reason of any such extraneous advantages as social position and education, though former, and perhaps less able Ministries have been very different. Mr. Seddon never entertains at all, in the usual acceptation of the word*; and he so far overshadows all the other Ministers that, in comparison with what he does, what they do

* I have reason to believe that in the last two or three months he has somewhat altered his ways in this respect,

does not much matter. In England an invitation to an evening party in Downing Street, or to the private residence of the colonial minister, is a coveted honour falling to the lot of the very few. In Wellington an invitation to the Ministerial residence in Molesworth Street would hardly be so considered—a fact which New Zealanders, with some excuse, but perhaps not the best of breeding, have made sufficiently plain for it to be perceived by a man with much less than Mr. Seddon's perspicacity.

By reason of their official position Ministers, their wives and families are, of course, invited to all vice-regal functions and some private entertainments (at any rate if the inviters have a political axe to grind), but beyond that they have practically no social position. They may retort that they do not value so paltry a thing; I am only insisting on the fact to show one great cause for the unlikeness of English and New Zealand social life. Time was when the members of the House of Representatives and of the Legislative Council were asked *en masse* to receptions or entertainments, but those days are long gone by. The stamp of men now in Parliament is in general very different, from the point of view of social position, from what it was even fifteen or twenty years ago. I am not saying that New Zealand now returns worse members, but simply that, socially, they are often drawn from a different rank. Certainly members of the House are one of those classes who take a relatively much lower rank in New Zealand than their English prototypes.

Colonials have the reputation of being very hospitable, and on the whole this reputation is undoubtedly deserved, even in the towns, while in the back-country nothing can exceed the kindness of the settlers. There seems nothing that they will not do to help you, no trouble too much for them to take; and though the hospitality may be rough, you may be quite certain that it is their very best that is offered you. And here is noticeable another of the most striking differences between New Zealand and England. One old colonist I have often heard of (needless to say an English importation, for Democracy does not allow its children to speak so ungrammatically) used to growl out something to the effect that nobody didn't do nothing for nobody for nothing. But in New Zealand a great many people do a great deal for nobody for nothing. When travelling in the country districts, whatever trouble a settler has taken for you, you do not tip him; you cannot without giving offence. Tipping is very little done in New Zealand, except on steamers, and in the town hotels. New Zealanders are too proud, and may they ever remain so! As for offering a twopenny tip to a railway porter there, I have sometimes watched in the hope of discovering a "new chum" trying to do it that I might witness the result—but so far in vain.

Another fact that must strike anyone viewing New Zealand with fresh eyes, is that the subjects of conversation—I am speaking in generalities—are mainly people, mutual friends and acquaintances as a rule, and their doings, rather than larger topics of general interest, or questions of the day such as predominate at any rate in certain circles in London. This is very naturally so, and is one of the inevitable consequences of living in a community of 800,000 instead of one of 40,000,000. But this is a very different thing from saying that New Zealanders are given to scandalmongering and malicious gossip. No doubt they do their share of these, for they are no whit less human than other folks; but though I have spent some time lately in New Zealand small towns (they are all very small towns as English ideas go, Auckland being not much over 60,000) I never heard one single unkind word said by anyone about anyone else. Chance, perhaps, but fact also, and, it seems to me, a fact worth recording.

The scarcity of servants is probably largely responsible for another striking feature of colonial life—the separation of interests between men and women. In England women do not, somehow, seem so much of men's lives a thing apart; their work, interests and amusements do not seem so widely separated. This is probably largely because so many colonial women have to spend so much time in domestic drudgery, not only in the backwoods, where the settlers' wives (who are, fortunately, not usually gentlewomen) have to bake in camp ovens, cure hams and bacon, and even make soap, besides all the other household work; but even in the towns. Hence they frequently become increasingly absorbed in children and housework, and are sometimes apt to discuss in season and out, feminine details of recipes, patterns and infantile management with which the masculine mind gets a little bored. The Colonial woman is apt, for one cause or another, to become prematurely aged and to lose her freshness and good looks, and too often also her health. Anyhow, she frequently, though it may not always be her fault, does not manage her menfolk as well as she might. They go off to their clubs and their sports, golf, fishing, races, or whatever else they like, and leave their womenfolk a good deal to their own devices—at least, they are apt to do so, and it is a bad state of things, bad for the men and bad for the women.

In general, most observers would probably agree that colonial women are more presentable, have better manners, and are far better dressed than the men, whereas in England, in the corresponding classes the reverse is noticeably the case. The colonial man, undoubtedly, dresses far worse, relatively to Englishmen, than the colonial woman relatively to English-

women. Colonials, as a whole, whether from the bright climate or whatever cause, are very pleasure-loving; and it is surprising to what an extent racing and all kinds of sport often predominate in the conversation, especially of men. Of the average colonial youth one is inclined to be unkind enough to parody the old nursery rhyme, and say:—

His head is full of cricket
Underneath his little hat.

(*Winter version, "football."*)

There is one feature of New Zealand life which every visitor to the colony notices without fail. It has been commented on times without number, and it is a charge against which New Zealanders had better not even attempt to defend themselves, though they may have something to plead in excuse. I refer, of course, to the rampagious character of most of the children. One wonders if they really are the worst brought up in the world. Parental control is very slight, and the disrespectful way in which parents seem to allow their children to treat them must have caused many an English visitor, Germanicé, to make big eyes. The usual excuse that the children are so much with their parents—will not hold water. It is true that, like John Bull, the children usually muddle through somehow; but when children have been allowed to run riot and behave as they like for the first six or eight years of their lives, the mischief is done, and no one need ever think that any amount of care and trouble in the future will entirely undo it.

Everyone, of course, is prepared for the "colonial twang"—an evil worse in some parts of New Zealand than in others, but increasing everywhere; and though it is nonsense to say that everyone bred in the colony has it more or less, nevertheless it is true that the New Zealander born and bred never, or almost never, really speaks quite like anyone born and bred in England. A sharp ear can detect not a twang so much as a different intonation, and generally a quicker way of speaking. "An English voice" is noticeable above all others in a real colonial crowd, and the "very English way of speaking" is generally one of the first things that strikes the colonial in England.

Educationally New Zealand has a reputation which is perhaps, on the whole, higher than it deserves. Primary education there is excellent, though some of the methods are open to a good deal of criticism. Many of the remarks made in the recent *Daily Telegraph* sham education controversy apply to New Zealand primary education. Secondary education suffers from too much democracy. College, or rather high-school governors, once men selected for their scholarship, or because they were known to

have had an education in old country universities and public schools, are now too often largely controlled by men apparently selected for their lack of all qualities likely to make them competent educational authorities, men of whom one can sometimes only say that it is well-nigh inconceivable how they could have been appointed. Naturally this tends to lower the standard of teachers selected, too many of whom are socially and in every other way inferior to many of their pupils, at whose houses they would never visit. "Which is right, dook or duke?" was a question recently put by a young miss at a New Zealand high-school, to her teacher. "And which should you say, town or taoun?" Needless to say, it was not exactly thirst for information which prompted these questions. I do not for a moment think that in every high-school in the colony there is a teacher to whom it would be possible even to think of putting such questions. What I do say is, that I believe once there were none, and that once again there ought to be none.

To anyone devoted to art or belonging to an Old World artistic, musical or literary coterie, life in New Zealand would be a Siberian exile indeed, and the winter of their discontent there would be unending. In time, as all lovers of New Zealand hope, she will have an art and a literature of her own; but it is early days, as yet, to talk of that, although signs of both are visible. One of the reasons why most English people do not like New Zealand life for long is that they feel "so far away from everything." That is so, and must be so. If you live there, you must resign yourself to being unable really to follow English, and still more world politics as you could in England; but you can, and many colonials do, keep at least as well abreast of the time as provincial English folk and London suburbanites, indeed, it might be thought often considerably better. New books in the colonial editions get out to New Zealand very quickly. Many a time I have known colonials write home to their English friends about some new book that they have read, it may be some time back, but which had not yet come the way of the dweller in England. If fate fixes your dwelling in Wellington—windiest and healthiest of towns, unattractive at first, but with some subtle power of winning most people's attachment—you may be able to have access to what is, I understand, the best library south of the line, the Parliamentary (General Assembly) library. If you cannot then keep up to date in your reading, far more up to date than all but very few English people manage to do, it will be your own fault. Except for foreign books, I would rather have access to it than to any English library, except, of course, the two or three unapproachable collections such as the British Museum and Bodleian, and except also (though this is a very doubtful excep-

tion) the London Library; and I have known others well qualified to judge express similar opinions.

The question is often put to colonials who have lived both in New Zealand and in England, in which place they would rather live. This is, after all, very much like asking anyone which they prefer, beef or strawberries. It entirely depends upon circumstances. The supreme deciding factor is, to most people, their individual aims and tastes; the next factors in importance, whether they have means enough to live an English life that is worth living, and not really duller and more denied than a colonial life, and also where most of their friends reside. If the career on which you have set your heart is journalistic, literary, musical or artistic, it is suicidal folly for you to stay long in New Zealand. Generally speaking, anyone with ambition, tenacity and energy undoubtedly finds more scope in England; competition, it is true, is far keener, for the struggle for life is one of those subjects on which the real New Zealander is blissfully ignorant; but, on the other hand, the number of opportunities is infinitely greater. The positions, the openings do exist in England; they do not in New Zealand, at least not in any of these ranks of life. On the other hand, if you have capital enough, and care for an open-air life on land, a runholder's life in New Zealand would probably seem one of the most delightful in the world.

If health is a serious consideration, and you have flung away ambition; if you are adaptable, and most especially if explorations in virgin bush and on unclimbed mountains have any charms for you; if, indeed, the life of a colony, vigorous, growing, as yet not half developed, has a human interest for you, you will find New Zealand life not perfect, certainly, but vitally interesting, and the New Zealanders equally certainly not perfect, but with at least as much claim on your affections and regard as the people of any other community. New Zealand, in fact, except in certain parts for the botanist and the explorer of an adventurous turn of mind, is no paradise for anyone but the working man, not even a climatic paradise. He at present has matters very much his own way; he is prosperous as certainly he never was before, and possibly never will be again. How long the present phase of New Zealand life will last it is hard to say; it is for the outsider a singular compound of the interesting, the amusing and the aggravating. To the native born it must ever be "home"; at least if it is not so I, for one, have no patience with him.

CONSTANCE A. BARNICOAT.

THE INTERNATIONALISATION OF MARKETABLE SECURITIES

THE great awakening of the fiscal question has brought home to the minds of the people the truths of the commercial advancement of the German Empire, the Americanisation of English trade, and the backwardness of Great Britain in the struggle for international business supremacy. Indeed, the delirium of excitement and turmoil into which politics, industry, and commerce have been plunged by the all-absorbing topic of the past few months has not been without its influence on the world of finance in helping to maintain the depression of British Consols and every first-class stock. Hence, at the present moment, when both the British and American markets are labouring under the weight of large masses of undigested paper, the question of the internationalisation of marketable securities should be of special interest.

Underlying the forcible and conscious desire of the leading nations to outwit one another, there lies the pervading idea of an energy devoted to that most powerful of all protectionist factors—the power of unity and combination, the most palpable power of international respect and goodwill, and the most lively influence toward cordial interchange of dealings and a solid basis of friendship. There are many other securities for the limitation of territorial ambition and trade aggression to the industrial arts of peace besides this one of actual union of forces, and among them the internationalisation of capital and of marketable securities holds a primary place. An analysis of the elements of international indebtedness shows on how much deeper a foundation than the mere interchange of commodities lies the balance of transactions between the various countries of the world. The insidious character of foreign loans occupies a full share of effectiveness; and rapid and extensive movements of a revolutionary character and influence have recently been consummated.

To-day the international money market stands on the threshold of an era of shifting scenes and unsettled centres for the settlement of international liabilities. And many striking diver-

gences from the rôle of past experience are already displayed. For instance, there is the liquidation by the United States of her indebtedness to Great Britain; there is the increasing popularity of Japanese loans as a result of the Anglo-Japanese Treaty; there is the specialisation of Spanish stock on the Paris Bourse; there is the Franco-Russian financial as well as political *entente*, while, above all, there is the popularisation of English and Continental securities in Wall Street, as evidenced in the liberal application by the Yankee of his spare millions to British Consols, German Treasury Bonds, and French, Swedish, Scandinavian and Danish securities. In fact, the dominance of American influence over the Berlin and Paris Bourses is an undoubted reality.

Another remarkable feature, despite all these instances of "community of interest" ideas, but a feature which, because of the admitted fact that gold movements affect the prices of Inter-Bourse stocks, is closely related to the interchange of securities, is the avowed policy of each nation to accumulate as much gold as possible. This end has been so successfully achieved that one of the most prominent points connected with the monetary situation of the past three years is the great strength of the reserves of yellow metal held by the leading national banks. No better proof of this fact can be found than the pronounced and maintained addition to the note circulation and equivalent withdrawal of coin throughout continental Europe and the United States.

A forcible demonstration of America's command over the gold of the world is found in the fact that it is no uncommon occurrence for many millions of gold to be on its way to the United States, concurrently with a largely increased excess of American exports over imports. Russian financial institutions repeatedly tell their German confrères that they want, not Russian four per cent. rente, but gold. The Bank of France has become the holder of the largest amount of gold of any financial institution in the world. An unprecedented reserve of the yellow metal has been attained by the Bank of Austria-Hungary. Germany, surrounded by an atmosphere of distrust, has maintained an uncommonly high rate for money, in order not to lose her hold on the gold flowing back to the Reichsbank, and in spite of considerable reductions by the Bank of England and Bank of France in their respective rates. Germany's recent sudden and sharp demand for gold culminated in our central institution raising the discount rate from 3 to 4 per cent. on September 3rd. The severe strictures of the inspection committee appointed by the Italian Government to inquire into the working of the three Italian banks of issue are in the direction of a consolidation of the financial solvency of that nation. In

fact, the united gold reserve of the European and American national banks has been increasing by tens of millions.

On the other hand, side by side with this hoarding of the yellow metal, the main feature of international finance has been the phenomenal dealings by the capitalists of one nation in the securities of other countries. The participation of American financiers in British Government stocks has, undoubtedly, very largely been due to the much higher yield to be obtained on these investments than on United States 3 per cents., and therefore, the movement is, to some extent, a temporary and speculative one, but if this particular feature is more noteworthy for its peculiarity than for its permanency, there are many other instances in which subscriptions on a large scale to foreign loans prove that the distribution of capital is becoming more and more cosmopolitan.

Now let us examine some of the other cases of the interchange of international indebtedness, because the question is one of more than passing interest. It has been stated that Sir Michael Hicks-Beach's arrangement with the New York banks, with regard to the "Khaki" loan, created the precedent for Germany selling one hundred million marks of 4 per cent. Treasury Bonds in the United States, but the latter step seems rather to be the development of a policy of which an outward expression already exists in the number of foreign banks found in Lombard Street and the energetic exploitation and elasticity of scope of the Teuton. It is, of course, a different progress to that silent but onward march of the German commercial world, so clearly demonstrated by the Germanising of Italy and the practical conversion of that country into a German commercial colony. Nor can the absorption of the industrial undertakings of one nation by another whose own industrial expansion has been checked by ever-increasing speculation, be looked upon with equanimity. But the significant fact remains that both these processes indicate a wider range of the interests of capital, and a full understanding by a government that the cheapest way of satisfying cash requirements is to go direct where money is abundant.

To bring about a condition of cheap money—necessary for the flotation of a State loan—and, at the same time, to attract gold from abroad, is clearly an impossibility, and the German Government, being confronted by these conflicting factors, bridged the gulf by ignoring the roundabout, and therefore, much more expensive and uncertain method by which the dearth of gold in the Fatherland could be filled up. This is one side of the shield. On the reverse, there is the very palpable dominance of American influence over the Berlin stock-market, with the consequent intensification of wild speculation.

No law will ever stamp out the gambling instinct in mankind. A clear instance of the reflection of Wall Street operations on the Berlin Bourse is provided by the fact that, recently, items of news which caused prices in New York to drop \$1 to \$2 brought about a fall in Berlin of 5 per cent. At the same time, the German money market was almost wholly dependent on England, and German industries thereby dependent on English finance and English credit. Naturally, the uncertain prosperity of many of the American enterprises with which German capital and German investors are concerned has in no way tended to lessen the importance of the pillar of British credit before Teutonic waywardness. This is very largely due to the growing dislike, on this side of the Channel, to speculation in the so-called "International" stocks. But the interdependence of the American, British and Berlin markets is significantly indicated, especially by the sympathetic tone of iron and steel securities.

German investors, taught a severe lesson by the collapse of their industrials, are said to be displaying a most satisfactory tendency to purchase sound state securities, and to be showing a preference for a small and safe rate of interest instead of for large but precarious dividends. It is true that some evidence of this improvement in the moral tone of capital is to be derived from the immense over-subscription to recent German and Prussian loans. But it must not be forgotten that, although in Germany there is always plenty of money awaiting investment, and that syndicated banks invariably guarantee these loans, and therefore make certain against their failure, financiers of standing have taken to advising the German Government to issue $3\frac{1}{2}$ per cent. instead of 3 per cent. loans. This is in order to check the propensity to indulge in Spanish, Italian, Roumanian and even Servian and Bulgarian bonds, which offer more tempting returns. Overloaded as the German money market has been with government loans, the announcement recently made that £5,000,000 German 3 per cents. and £13,880,000 Prussian consols were listed on the London Stock Exchange is significant of a liking for German stock by British investors. Yet it is an acknowledged fact that England is second to France in her participation in the securities of the Fatherland.

France, indeed, possesses unsurpassed powers of assimilation of capital, and amidst the general continental and American inflation and subsequent depression of industrials, the Paris market has been the only great financial centre in which capital seemed to remain unfettered. This position has naturally meant the loaning of much money abroad. Let us, therefore, turn to some of the distinctive events of that centre. When one grasps the extent of the emigration of French capital it is difficult to see how

this Republic could afford to fall out with any other nation. Just as it is in the highest interests of her merchants, agriculturists, and manufacturers to preserve cordial relations with the best markets for her surplus produce, so it is of the greatest importance to her financiers that the more remunerative channels for capital should be kept open.

A noteworthy feature of the Paris market is the growing inclination of French capitalists to buy stocks quoted in London rather than to add to their holdings of English bills. The monetary abundance in Germany which was coincident with the commercial depression was wholly due to the aid of French capital, either in the purchase of bankers' drafts and bills or in the acquisition of German Government stocks. Here again is to be seen the French dislike to home industrials and a preference for foreign securities. And while public opinion upon England's conduct of the Boer War was condemnatory, and French attacks even virile, there existed a very marked desire by French investors to buy British consols.

The vast accumulated funds of the *Crédit Lyonnais*, the *Rothschilds*, the *Comptoir d'Escompte* and others, are utilised almost entirely in subscribing to foreign State loans, and especially to the purchase of Russian bonds. At the end of 1902, £280,000,000 of these were held by France, while to this figure must be added the investments in Russian "Industrials." In fact, Russian securities absorb one-third of French participation in foreign stocks, and this takes no account of the vast amount of French capital which has been irretrievably sunk in the many metallurgical enterprises of the Slav. A recent Danish loan was subscribed to the extent of five-eighths by the *Crédit Lyonnais*, the remainder coming from Hamburg.

An interesting statement was published in the autumn of last year by the French Minister for Foreign Affairs in the *Journal Officiel*, showing that France had nearly 30,000,000,000 francs of her national wealth invested in the five parts of the world. The figures are as follows :—

	Millions of francs.		Millions of francs.
EUROPE—		Brought forward.	21,012
Russia	6,966	ASIA—	
Spain	2,974	China	651
Austria-Hungary	2,850	Asiatic Turkey	345
Italy	1,430	Asiatic Russia	60
Turkey	1,818	British India	22
England	1,000	Siam	10
Germany	87	Other parts	33
Netherlands	200		1,121
Belgium	600		
Monaco	150		
Other parts	2,937	Carried forward	22,138
	21,012		

Millions of Francs.		Millions of Francs.	
Brought forward. . . 22,133		Brought forward. . . 26,884	
AFRICA—		CENTRAL AMERICA—	
British Africa	1,592	Cuba	126
Egypt	1,436	British West Indies . . .	10
Tunisia	512	Other parts	154
Congo Free State	72		290
Abyssinia	32	SOUTH AMERICA—	
Other parts	49	Argentina	923
	3,693	Columbia	246
NORTH AMERICA—		Chili	226
United States	600	Uruguay	219
Mexico	300	Venezuela	130
Canada	138	Brazil	700
Newfoundland	20	Other parts	180
	1,058		2,624
Carried forward	26,884	Oceania and Philippines . . .	57
		Total	29,855

And it is noteworthy that the greater portion of this sum has gone to State loans, railways, mines, canals and similar undertakings. Some striking features are revealed by the above figures. For instance, after showing to which European nations French capital migrates, there is also clear evidence of the great extent to which French capital follows the British flag. While such statistics, of course, can only be a rough approximation, they form an index of the proportionate distribution of capital, and in this sense, are of extreme value. Similar returns by every other nation would be of considerable interest, especially as the most distinguished experts are unable to arrive at any definite conclusion of the amount of the wealth of the world.

That heavy commitments in foreign securities bring their own troubles finds an exemplification in the difficulties which arose on the French Bourse in November, 1902. Owing to the boom in Spanish Fours on the top of a flooding of that market with Spanish stock, heavy commitments for the rise placed the market in a very unpleasant position. And again, the recent Russian crisis was a source of embarrassment to many a French investor. It is quite unnecessary to remind readers of the Baring crisis of 1890 and its connection with Argentina and Portugal.

With the coffers of the French banks overflowing with private deposits, with a decided appreciation in the capital value of French public securities, and with a large annual increase in the value of deceased estates, there is no cause for wonder that the ingenious scheme of M. Caillaux—the China indemnity loan of 265,000,000 francs—was covered more than twenty-four times over, of which twenty-three times came from Paris alone. And it is a fact that while affording another proof of the self-supporting power of the

French nation, it brings into bolder relief the remarkable trait of the French people in their fascination for foreign securities. Yet the French invariably subscribe all their own loans.

Since 1888, no less a sum than £177,000,000 has been subscribed for Russian Four Per Cents. by France, and including in the account previous issues quoted in their entirety on the Paris Bourse, French holdings of Russian bonds probably exceed £400,000,000. Sentiment, combined with a strong belief of the Frank in the certain, although slow development of the industrial and mineral resources of the vast territories of the Czar, has led to this position. The steady unloading of Italian stocks, owing to the adherence of Italy to the Triple Alliance, has supplied some of the capital required for these purchases and for the increase of holdings in Spanish bonds.

Dearth of capital in Russia is, however, still one of the great embarrassments to Muscovite financiers, and in view of the widening influences of the Great Siberian Railway in opening up uninhabited lands and promoting colonisation, there is no likelihood of a decrease in the requirements of capital for a very long time to come. But in May, 1901, in the face of monetary stringency and dwindling reserves of gold and silver in the Russian national bank, £16,960,000 came from France towards the new Russian four per cent. loan of £20,000,000. Lombard Street held aloof from the deal.

The negotiation of another £15,000,000 of Russian bonds in March 1902 marks, however, an important departure in Muscovite financial tactics, for this time, contrary to usual arrangements, it was floated in Berlin. Putting aside all the extravagant utterances about Russian umbrage over the remarks of French newspapers respecting her finances, and the supposed warning note signified by the change, the important fact underlying the departure is the revelation of the extent to which France is surfeited with Russian paper. One is reminded of the position of Russian stocks in 1886, when, owing to the support given to them from Germany, they were maintained at a high level because financiers were said to be "up to their necks" in them. Undoubtedly the heavy sales of British Consols and other securities from Berlin, just before this issue, helped toward the loan being subscribed a hundred times over, but beneath the thin, gauze-like veil of Russian credit as the attractive force, lies the political significance surrounding the *entente*—a significance added to by the ensuing re-admission of Russian loans to the London market. And on August 15th, 1902, Russian Rentes to the extent of 2,310,000,000 roubles were listed on the New York Stock Exchange.

Thus we see France, Russia, Germany, Great Britain, and

the United States drawn together into a web which, although spun from the overpowering desire and self-interest of Russia to popularise her securities, tends to give to international *rapprochements* a decisive monetary aspect, and leads to their being viewed through the blinding light of financial entanglements. Yet it is impossible to forget that the ambitious programme of the national economic development of Russia is surrounded by so many uncertain factors that its position in the scale of the credit of European nations is rather on the decline than in the ascendant.

Foreign capital has played so important a part in the development of an Empire peopled by 130,000,000 souls, that it is difficult to realise what would happen to her and to the nations that have supplied her with capital in the event of that eternal bugbear, a great European war. Attempts at realisation of the immense holdings, in order to possess as much ready-money as possible, would certainly be universally adopted. It has been calculated that, should this eventuality actually recur, the depression in Russian bonds alone would be from 20 to 30 per cent.

Interest received on money loaned to foreign countries undoubtedly greatly assists England in liquidating the enormous excess of indebtedness created by the large preponderance of her visible imports over her exports—an excess which reached £184,000,000 in 1902. But during the past few years this lien, as regards the United States, has been rapidly diminishing. Nevertheless, the special report on "British and Foreign Trade and Industry," just issued by the Board of Trade, considers that Sir Robert Giffen's estimate of £90,000,000 as the revenue derived from foreign investments to be fairly correct. The exceptional position which enables America to export gold at the same time that she remains a creditor nation arises from the foreign unloading of American securities and the purchase of them by the United States at extravagant premiums, and from the enormous investment of redundant American capital in European securities.

The various recent subscriptions to British loans is but a drop in the bucket of America's surplus wealth, but they have, without doubt, led to the unprecedented popularisation of Consols in the American market, even to the extent of Yankee recommendation of them. Their lower price and their availability as collateral security, free from the disturbances incident to United States securities, have produced this result. So that the policy adopted, maugre the speculative devices to which it has given birth, has, once and for all, encouraged the creation of an international market for British securities. According to the arrangement between the Union Bank and Baring Brothers of London on the one side, and the National City Bank and Farmers' Loan

and Trust Company of New York on the other, Consols registered by the Bank of England, subject to the joint order of the former two concerns, are transferable in New York by the joint order of the latter two, who will pay interest by book credits, or in dollars over the counter, upon interest days at market rates for sterling, without formalities or delays, or machinery not familiar to Americans.

In view of the existence of an annual trade balance of about £100,000,000 due to the United States, an increase in the demand for European—and particularly for British—investments is inevitable. There are many pitfalls attached to such a condition, most notable among which is a gradual appreciation of values based on a demand hedged in by all the uncertainties of trade fluctuations. But the position is unavoidable and, as a development of an economic law which cannot be arrested, must be faced. So also must the diversion of a certain proportion of profits and interest, which otherwise would be spent at home, to the other side of the Atlantic.

The attempt made by Mr. J. Pierpont Morgan to introduce American securities on the Paris Bourse, so vigorously opposed by the "nationalist" element in France, was only the outcome of the enormous investment of French capital in America. But it is impossible not to feel that an excessive cosmopolitanism in this direction brings so many fresh dangers and is surrounded by so many perplexing qualifications that the political opposition to the scheme as yet put forth savours very largely of a desire to exclude the excessive speculative spirit of Yankee Stock Exchange life. And when it is remembered that the new economic organism of the United States is now being looked upon as an irresistible force—but, unfortunately, a force which embraces many and varied factors of the over-investment type—it is questionable whether the actual Americanisation of some foreign stock exchanges which has already been experienced does not carry a preponderance of disadvantages. The inadequacy of America's national gold reserve undoubtedly has been diminished by the continual buying-in of her securities, and the more American capital is loaned abroad, the safer becomes the position. Yet despite these facts and the apparent higher credit status of the United States than of Great Britain, as exhibited by the smaller return on United States Two Per Cent. Gold Bonds than on British Consols, the tenacity of the American people for paper money is an ever present danger to the financial stability of a nation that boasts of being the possessor of wealth to the value of 100 billion dollars.

In these days, when one market cannot be stricken without all the others being affected, many facts could indeed be recorded

of the multiplicity of influences which are continually changing the status of international stocks. Look, for instance, at the crisis in Foreign Government securities in 1885 arising out of the danger of an Anglo-Russian war and the re-opening of the complicated Eastern Question. Between April 10th and 14th, Russian 1873 Bonds fell from 95 to 79½, in view of the possible cessation of payments of interest on her foreign debt.

Spain is primarily a country in which "accidents" must be duly weighed when her securities are entertained. Sensitiveness and fluctuation attaches to every bond of the States of Eastern Europe. The internal distractions so common in the French Republic imposing upon her, when they exist, a virtual silencing of her voice in great European questions, invariably rebound on the stock markets of all other countries. The copper crisis embarrassments of the Société des Métaux and of the Comptoir d'Escompte in 1889 gave such a blow to the markets for international stocks that all inter-Bourse securities suffered severely, although the depression was quickly rectified by the way Berlin, Brussels, and London were on the alert to pick up good stocks at low prices. Then there has been presented the spectacle of Russia borrowing £12,000,000 from France to pay for the grain imported from America because of deficient harvests; of Italy, in her extravagance, emulating the spending power of a first-class nation; and of Portugal being compelled to compound with her creditors. In the political arena probably the Triple Alliance has been, in recent years, responsible for more variations in the prices of European stocks than any other factor.

When the great scheme of 1888 for the conversion of the British Three Per Cent. debt—one further step in which came into force last April—was mooted, the rapid realisation of the fact that British credit was worth more than a 3 per cent. basis was at once reflected in advances in the prices of foreign securities, and in the success of France, Russia and other countries, in also reducing their annual interest liabilities. And when the financial crisis in the United States in 1893 passed away, the whole list of European and other government securities, except the few which were under burdens of their own making, felt the impulse of appreciation.

These facts lay bare the weaker points of foreign government securities considered as investments, and at the present time, when the closer welding of the British Empire is riveting the attention of the world, they should moderate extreme pessimistic views. But the truth that the wider the area of an influence the greater is the degree of dissemination of its power, must not be forgotten, nor must the "force of foreign loans" be ignored.

The extreme abundance or cheapness of money may and does frequently overrule all other factors. This was what happened in 1883, despite the dragging-on of an unsettled political situation; and it is an influence not absent from the existing troubles in Wall Street. Yet the fact that, at the present day, no country can afford to let its creditors suffer, either by way of dividend or principal, ameliorates, to a certain extent, the two leading factors—politics and money—which rule foreign securities.

As long, however, as Europe remains an "armed camp," the issuing of new loans for the strengthening of defensive forces must go on intensifying the sensitiveness of the stock markets, in the same way that an inflated state of speculation re-acts upon those countries which are ever ready to finance their needy neighbours. Considerable though the fresh creations may recently have been, the accumulated savings of the world are so far in excess of demands that the average return to be obtained on loanable capital is slowly but surely falling. This is a broad fact which can lead but to a wider interchange of the bonds of the various nations, and to the controlling flow of investment money towards that mass of stocks which are dealt in indifferently on the continent and in London. The consequence must be the lessening of the tendency for periods of doubt and dulness to develop into unreasoning and excessive fright.

On the other hand, the system of loan-mongering and bolstering-up which has, at times, displayed itself among European countries, a system so often associated with extravagant and unproductive expenditure, and one which must come to an end after a time, is not to be commended. It leads to a state of chronic distrust and anxiety; and when, perchance, the scene of the greatest trouble shifts, it means that it goes to another quarter only to be intensified. For instance, the Cabinet crises which occurred in 1892 in as many centres as Madrid, Lisbon and Athens, arose from the financial difficulties of the countries of which these cities are the capitals—crises which were reflected by severe depression in every other monetary centre.

It is under such conditions that the "stag" class and the speculative accounts arising therefrom are swelled to an abnormal degree, exercising a powerful influence upon the prices of securities because of the attendant "clique-control" and "rigging." And although the Corporation of Foreign Bondholders is supposed to protect the interests of investors, their duties do not seem to be carried as far as they might be.

The civilised world settles its balance of commerce through London, and the movement of gold and silver entailed by this process is enormous. That the amount of metal required is reduced by the internationalisation of securities is undoubted,

but, unfortunately, the exact extent of the saving cannot be obtained. At any rate, the apologetic explanation of the Chancellor of the Exchequer, for placing half of the £10,000,000 loan of 1900 in America, explains a great deal. On August 7th, 1900, he told the House of Commons that:—

The reserve of the Bank of England stood at the lowest point at which it has stood for seven years, and I was advised by those best competent to judge that great relief might be afforded here, by the movement of gold from the United States, if a large part of this loan was taken there.

These words certainly illustrate a very useful temporary expedient, and as long as the paper security exchanged for the gold remains abroad it acts as an export in favour of the borrowing country. But it is really only a case of putting off the evil day until the paper returns from whence it came. Then is to be seen a prolonged period of depression on the markets of the country to which the security is indigenous, and then is it found that all the theories about floating indebtedness not being affected by international loans, while correct in the abstract, are subject to very considerable variation in actual fact. In the depression that culminated in a quotation of 87½ for Consols on September 29th, no factor has been more potent than this opportunity of the big "stags" at home and abroad to derange the markets.

As an economic factor in the transmission of specie the interchange of foreign investments is of considerable value. Given the supposition of genuine investment, the inter-participation of countries in one another's securities is to be encouraged, for it must draw together the different portions of the globe into a closer intercourse. But underlying these benefits, there remains to individual holders many uncertainties. There are elections and changes in political power, and especially those events which surround harvest prospects and the actual food supplies of a country, as expressed in gold values, industrial depression, or worse still, a drifting into financial insolvency. To such eventualities investors must not be blind.

Yet, on the whole, the amount of the loans in default is comparatively small. From a summary for 1901-1902, supplied by the Council of Foreign Bondholders, the figures are: approximate principal outstanding £43,999,181, approximate interest arrears £28,472,000. Of the first figure Argentine Provincial Cédulas, including interest, absorb £15,858,688, then comes Honduras with £5,398,570 principal and £13,826,418 interest, while Venezuela and San Domingo follow.

To sum up; the large sums received by Great Britain annually as interest on foreign securities are a valuable aid in adjusting the excess of her imports over her exports, while the 30,000,000,000

of francs invested by France abroad is a powerful factor in maintaining an almost continuous influx of gold into that country. Disadvantages in the rate of exchange so long experienced by Italy are due to the large amount of her securities held by other nations, and for the same reason, although the exports of the United States are very much more than the imports, the rate of exchange is invariably against the Yankee.

Thus the orthodox creed with reference to trade—that a country should strain every effort to increase its exports—must be so far reversed in regard to stock exchange securities as will be consistent with advocating the importation of a reasonable proportion of foreign stocks and bonds.

EDWARD E. GELLENDER.

CANCER IN IRELAND: AN ECONOMIC QUESTION

READERS OF THE EMPIRE REVIEW are familiar with the facts, and arguments used by me to prove that the physical deterioration of the classes which furnish the majority of our recruits is due to defective nutrition from insufficient and unsuitable food.* My present object is to show that cancerous diseases, which occur later in life, are caused by the long-continued consumption of unwholesome animal-food, and that this unwholesomeness is produced by modern economic conditions. I have chosen Ireland as the country which affords the most reliable data, because its economic and social conditions are so simple, the population being chiefly rural, and engaged in agricultural pursuits, and because external influences, which depend upon immigration, are wanting, whereas in England and in Scotland the multiplicity of industries, the number and extent of urban communities, and the complexity of economic and social conditions make the study of so obscure a subject as cancer extremely difficult.

During the past forty years the death-rate from cancerous diseases in all European countries, and in the United States of America has steadily risen, being highest in Bavaria, Denmark, Holland and Norway. So widespread and so continuous is this increase, that it cannot be ascribed to local or accidental causes, but it must be sought for in the growth of new conditions, to a greater or lesser extent, common to all the affected countries, which the people themselves have produced.

The following figures show the progress of the disease in the United Kingdom since 1864:—

The steady increase in the recorded mortality from cancer in all three portions of the United Kingdom is very remarkable. In Ireland in 1864, the first year in which the registration system was in force, the rate of mortality from cancer was 2·7 per 10,000 living. In 1871 it had risen to 3·2; in 1881 to 3·7; in 1891 to 4·6, and, as already stated, in 1901 it reached 6·5. In England (including Wales) in 1864 the rate was 3·9. In 1871 it was 4·2; in 1881 5·2; in 1891 6·9, and in 1900 it had risen to 8·3. In Scotland in 1864

* "Army Organisation: The Recruit," May 1903.

the rate was 4·3; in 1871 it was 4·4; in 1881 5·2; in 1891 6·8; and in 1900 8·0. . . . The total deaths (2,893) from cancer in Ireland, in 1901, consist of 1,296 deaths of males, and 1,597 of females. The male deaths represent 45 in every 100 deaths from this cause, while the female deaths represent a percentage of 55.*

In the researches made by the elder Jenner which led to his great discovery, it was his observation of the occupations of those individuals who suffered from cow-pock which enabled him to trace the connection between that complaint and their employment. So the observation of the occupations of those persons who have died of cancerous diseases affords the only reliable means of successful inquiry. Table VI. of the Official Report quoted above gives the occupations of the 1288 males who died from cancer in Ireland in 1901.† After deducting 5 "other occupations" and 21 "unspecified," there remain 1262 deaths, which are returned under 56 different occupations, of which 509 deaths are recorded under the heading of "farmer;" 5 of "farmers, sons of," and 302 of "labourer," making a total of 816, which is approximately two-thirds of the total number of deaths. Of the remaining third three-fourths were individuals in the same class of life, and exposed to similar social and economic conditions.

Of the total number (2893) deaths of males and females in 1901, cancerous diseases of the digestive system amounted to 1583, namely, 849 of males, and 734 of females, which represent fractionally $\frac{1}{2}\frac{1}{2}$ of the whole. When other organs of the body are the seat of the disease, the parts primarily affected are those engaged in their nutrition. Hence there is a strong presumption that it is the food which is at fault, and it enforces the obligation that all food should be perfect "after its kind." This is a duty which has been neglected by Christian nations; we have failed to appreciate at their true sanitary value the laws of Moses in regard to animal-food.

In the same report some general causes are suggested to account for the increasing mortality of cancerous diseases in Ireland since 1864, and in regard to County Armagh, where the mortality was highest in 1901, namely 10·6 per 10,000 of the population, some local and special causes are assigned. Of the general causes the first is heredity, but it is difficult to dissociate that cause from the fact that the conditions of living of children

* Supplement to the thirty-eighth Detailed Annual Report of the Registrar-General of Marriages, Births, and Deaths in Ireland. Special Report on Cancer in Ireland 1908.

† This total is less by 8 than the total number of deaths of males shown on Table II. as having occurred in 1901. The majority of deaths is generally of females; for them a table of occupations is required, which should include the occupations of their fathers, and in the case of married women, and widows, of their husbands also.

and of their parents are identical, and consequently the same results may follow; however, it must be conceded that increased vulnerability is most probably hereditary. Contagion is also thought a factor, in which opinion I concur, but I believe the channel of ingress to be restricted. Recent bacterial discoveries point to cancer being not only transmissible from individual to individual, but also between men and animals. Tuberculosis is suggested, but in England, while tuberculosis is decreasing, the mortality from cancer is increasing. May it not be that deficient and unwholesome food is the cause, in the case of the young it is associated with growth, and in the fully-matured and old with repair. How serious the question of nutrition is to the Irish poor, of affecting their mental and physical conditions, and their liability to constitutional diseases, the following statement will show:—

One of Dr. Warner's tables embraces 50,000 English, Irish, and Jewish children, and shows a percentage of low nutrition varying between about 4 to 6, and of mental dulness varying between 6 and 14, Irish children being 50 to 100 per cent. (approximately) worse than English or Jewish children, who stand nearly equal.*

Intemperance and smoking are also alleged causes of cancer, but adequate consideration does not seem to have been given to the fact that cancerous diseases are more common among women; moreover, so far as I can judge, the results of my present inquiries do not support this contention, both smoking and drinking being less at the present time among the classes who are chiefly affected. Cancerous diseases are also ascribed to syphilis, but syphilis is a rare disease among the small farmers and labourers of Ireland, whose sexual morality, to say nothing of Irish women, is the highest in Europe. Sites of wounds and injuries, and those parts of the body which are subject to irritation, are stated to be specially liable to become diseased. Quite true. But that holds good of other constitutional diseases such as rheumatism, which fastens on joints which have been sprained; in neither case can injury be considered the cause of these constitutional manifestations.

The local causes which the medical profession consider to be operative in the County Armagh are referable to climate, such as dampness, proximity to rivers and woods, geological formation, sub-soil contamination, and insanitary environment generally, but these things have been always existent in Ireland, and they cannot have suddenly become so pestilential. The special causes which are referred to are all dietetic. Thus one observer states that "the part of the body mostly affected is the stomach," and

* Report of the Royal Commission of Physical Training (Scotland), Vol. I., 1903.

considers that this is due, in great measure, "to the description of the food used by the people generally." Tea-drinking, and improper and partially cooked food are also mentioned as causes.

From this history of cancer in Ireland, and the comparison of its mortality with that of England and Scotland, it is clear that two questions require to be investigated; the first is that cancer has steadily increased in Ireland during the past forty years, and the second is that the mortality is much lower than in England and in Scotland. The answers to both these questions, paradoxical as it may appear, are the same; it is the *poverty* of the Irish people.

During the three months I have spent in Ireland prosecuting this inquiry, I have made careful search into the probable causes of this increased mortality, and I find that there is no new factor other than the economic one. The food of the people is entirely different. This change dates from the Irish famine, and has been facilitated by steam transport; coincident with the increased import of cheap food has been the increase of mortality from cancerous diseases. Up to the time of the famine the people lived upon what the country itself produced, their diet being oatmeal porridge, potatoes, eggs and milk, with fish and home-cured bacon occasionally. Now cheap American bacon and flour pancakes cooked in bacon fat, Indian meal porridge sweetened with chemically-coloured beet sugars, and boiled tea are the staple food commodities of the people. Tillage land has been converted into pasturage, and its produce, including eggs and butter, is exported. With part of the proceeds the small farmer and labourer supply their families with cheap imported food. The following extract, from a letter written by Mr. T. W. Russell, though used by me for another purpose, proves how vast has been the change.

When the real economic argument is approached it seems impossible that a tax upon food can benefit the mass of the people in Ireland. The Irish masses are, in the main, consumers—buyers not sellers. In large numbers they are struggling slowly upwards into the light. The baker's cart now goes everywhere—even into the remotest parts of the country. American bacon and flour are largely used by the poor. Indian meal, alas! is still a necessary in the Western regions, and Chamberlainism means a certain rise in the price of all those articles of food. I say nothing of beef, because with the great mass of the people it is not an article of consumption at all.*

The want of variety in the food, and with the exception of potatoes, the almost total absence of vegetables is injurious to health, but it limits the field of inquiry, and makes my task the

* Letter of Mr. T. W. Russell, M.P., in the *Manchester Guardian*, quoted by the *Irish Daily Independent and Nation* of September 21, 1903.

easier. It is evident that a diet of this kind is deficient in nutritious qualities. I have come to the conclusion that it accounts for the revolution in national habits, which has taken place during the past forty years, namely the substitution of porter and tea-drinking for whisky. Men take porter to supplement their food, and when they have not got the money to buy it, they, like women, take tea to lessen the cravings of hunger.

The second conclusion which I have come to is that this food is unwholesome. The imported flour is inferior and lacks some of the most important constituents of wheat, it is also wanting in freshness. In the hamlet where I am now staying for the purposes of this inquiry there is a mill which grinds two thousand tons of Indian corn annually to supply the surrounding district, which is sparsely inhabited by a dwindling population. The consumption of tea is enormous. A labourer, whose weekly wage amounts to seven shillings and sixpence, and with no family but his wife, buys each week half a pound of tea costing one shilling and fourpence; they could not afford it, but his wife keeps some fowls and sells the eggs. With such a mode of living it is impossible for the digestive organs to continue healthy.

It is unwholesome *animal* food which I believe to be the direct cause of cancer, and which in Ireland consists of cheap American bacon; very little other "flesh meat," as they term it, is eaten, the peasant farmer and labourer are too poor to buy it. The bacon is chiefly fried. "If we had cabbage," they say "surely we would boil the bacon with it." With a peat fire and without proper utensils it is only half-cooked, and goes further, the fat not being lost; the father and mother eat the bacon, and the children get the gravy fat. I am informed that American pigs are turned loose in the cattle yards, and root among the refuse for undigested corn. Also that pigs are fed on the entrails of poultry, and on the offal of slaughtered cattle, and on the carcasses of diseased animals. From another source I learn that pigs suffering from disease, probably malignant, are slaughtered, and the lard from them is rendered to be used in the manufacture of margarine and other food products.

Should it be conceded, as I believe it will be in the near future, that unwholesome animal food is the cause of cancerous diseases, then it is not difficult to understand that the mortality-rate in England and in Scotland is so much higher when the consumption of meat is so much larger. Alas! the poorer classes in Ireland cannot afford to use meat as a food, only as a relish. Probably the legend of "potatoes and point" is not known to the reader; it depicts a state of things in Ireland which existed before the era of cheap food imports, and when the staple food was potatoes,

which, when peeled, were made more palatable by gently rubbing them against a cooked salt herring or piece of bacon suspended by a string; this relish did duty for many mouths.

It has not been sufficiently considered that the unwholesomeness of animal flesh may be caused otherwise than by disease. A store bullock may be in the pink of condition, so far as appearance goes, and yet its flesh may be, on this very account, an inferior article of diet. The measures taken to prevent the importation of cattle from proscribed countries have more for their object the protection of our own herds than the health of the people. The pecuniary loss is what is considered; for the flesh of animals which have been slaughtered because of disease is, in some instances, allowed to be sold, if only the diseased parts are removed. The relationship between the diseases of men and animals has only recently obtained the recognition it deserves. So little was it understood, that it was only in 1894 that the War Office substituted coir mattresses for the straw palliasses previously in use, though I had, in 1884 in India, and in 1888 to the War Office, pointed out the grave danger to health of returning to the farm-yard straw after three months' use in the barrack-room. In the researches I made in India between 1880 and 1903 in relation to the prevalence of enteric fever among British troops I found that the flesh of animals, when not perceptibly diseased, yet gave unmistakable proof that its food and sanitary environment were objectionable.

The conditions which cause the unwholesomeness of live stock, other than disease, are referable to their breeding, sheltering, and feeding, and of their flesh, after slaughter, and food products manufactured from it, to the changes which subsequently take place. All three conditions in the management of live stock have been neglected or misunderstood in the three portions of the United Kingdom. In breeding cattle for slaughter purposes the object aimed at is to develop size and weight at the earliest age attainable so as to make the greatest profit in the shortest possible space of time. It is the commercial value and not the nutritive and health-giving properties which is considered. It is only by allowing the animal to come to maturity that the juices and fibre of the meat become most nutritious. The breeding-in and in of pigs in Ireland is notorious. The history of the potato blight and its prevention by fresh seed ought to have taught the danger. Nature gives the warning, but in the desire of immediate gain it is forgotten or neglected.

The sheltering of store cattle is altogether too artificial; confinement and warmth tend to the deposit of fat, but not to the growth of healthy tissue, which requires air and exercise. Places of shelter should be away from dwellings and poultry runs, and

they should be well drained. In Ireland the peasant and his pig no longer lodge together, for the presence of cattle in human dwellings is now a punishable offence, but still at the peasant's door and under his window are festering dung-heaps in which pigs wallow and ducks and hens feed.

The use of artificial foods for cattle, like breeding, is intended for rapid growth and fattening, but their effect upon the flesh for food purposes, and upon the health of the consumer, receives little attention. Equally applicable is this remark to the use of fertilisers, including sewage farms and ensilage. The application of manure to land should be always followed by ploughing, and when it is to be laid down in pasturage root crops should be first cultivated. At the present time cattle are put upon grass land too soon after it has been top-dressed; the sanitary objections are self-evident.

Cattle slaughtered abroad, and all imported food products in the manufactured state, must be looked upon with suspicion both in regard to the increasing mortality from cancer, and to the physical deterioration of certain classes of the population who are the greatest consumers; their relation to each other is not a mere coincidence but it is cause and effect. In any change of the fiscal policy of the Empire the health of the people must be considered as well as the cheapness of food supplies; so far as Ireland is concerned the picture I give is of grave significance, for, as landlords disappear, there will be less money spent in the country, and free trade will effect no improvement in the economic conditions of the people.

WILLIAM HILL-CLIMO, M.D.

IMPERIAL LITERATURE

I.

'MY COLONIAL SERVICE.'

SIR G. WILLIAM DES VOEUX'S book entitled 'My Colonial Service,' is a decidedly interesting and valuable contribution to the growing literature on colonial administration, that curious engine which keeps the component parts of the Empire together, and the machinery of which is still an unknown quantity in the best-informed circles of English political and educated society. It is more than that: it is a delightful book of travels well-nigh round the world, and it is well written throughout.

Preface, introduction and book repay careful reading, though exception might be taken to the slur on the intelligence of his expected readers which the author, unwittingly, no doubt, casts upon them by supposing "his name to be hardly known to them," or that his personal experiences in a wide field are likely to be regarded as "the ponderous biography of a nobody." To have been educated at the Charter House, at Balliol under Jowett and at the Bar, are not preparations for becoming a nonentity, and the successes which attended Sir William in his colonial career, despite an unusual bad run of severe illnesses, are proofs that esteem on the part of his chiefs and fair rejoicing on that of his co-strugglers in the battle of advancement kept his name in good prominence and, at least, high enough to escape all personal fear of being out of the public view.

No doubt the accident of good birth and the advantage of powerful friends early in life are now as they ever were—very valuable gifts of the gods; but in a practical country they rise in value or the reverse according to the personal merits of the individual, and as the great officers of State want lieutenants to carry out their instructions, they soon weary of great connections if the man himself is found wanting. It is, therefore, instructive as well as gratifying to read a volume written almost with *naïveté*,

* 'My Colonial Service.' Two vols., 24s. net. John Murray, London.

which disposes of big connections in an introduction to devote its context to the matter at hand.

It is not possible in a review to argue the justice or policy of measures adopted by the governor of a colony to which he was partial at the time, for our colonies differ so much and in so many respects that circumstances alone must determine their worth, and circumstances are changeable things. We are experiencing the truth of this axiom somewhat keenly at the present time in the mother-country. But upright men cannot go far wrong, and the history of British administration within the last hundred years is pre-eminently that of honourable men doing their best for British dependencies in Britain's name. Their doings can best be recorded by themselves, and therefore it is that contributions such as the present have so much merit in the eyes of an awakened Empire like our own.

Should the book reach a second or more editions, a fate which it amply deserves, let us hope that the anecdotes will be multiplied. The few that are sprinkled here and there are neither engrossing nor very mirth-giving. They are the only stars that do not shine as resplendent as one would wish in a bright literary sky filled with illuminating matter.

HUBERT E. H. JERNINGHAM.

II.

SIR WILFRID LAURIER AND THE LIBERAL PARTY.*

Mr. J. S. Willison's two volumes give a very fascinating picture of Sir Wilfrid Laurier, and his career. The Prime Minister of Canada is popular with his political opponents, as well as with the Liberal party; and he has achieved a position and a reputation outside his native country to which few colonial statesmen have ever attained.

Sir Wilfrid's earlier days after leaving college were passed in the study and practice of law, and in journalism; but even then he was singled out by his friends as a coming man. That early promise has not been disappointed; and to-day we find him at the head of the government of the Dominion, the leader of the Liberal party, respected and admired in every province from the Atlantic to the Pacific. His rise in public life was not as rapid as it might have been had the fortunes of the party been in the ascendant between 1878 and 1896; but since 1887 he has made his way to the front by his own personality, character, and attainments.

It was not until 1871 that he entered the Parliament of the

* 'Sir Wilfrid Laurier and the Liberal Party. A Political History.' By J. S. Willison. Two vols., 24s. net. John Murray, Albemarle Street.

Province of Quebec. He became a member of the House of Commons at Ottawa in 1874, and three years afterwards entered the government. This advancement, at the age of thirty-six, serves in itself to show that his conspicuous ability was recognised in the early days of his political life. But he did not long enjoy the sweets of office. The Mackenzie government, of which he was a member, was defeated at the general election in 1878; and the Conservatives under the leadership of Sir John Macdonald resumed the control of affairs. They retained possession until 1896. During these long eighteen years of opposition, Mr. Laurier was prominent in the Liberal Councils, and indeed, became the leader of the party, rather against his will, on the retirement of Mr. Edward Blake—now the member for Longford—in 1887. It is hardly necessary to add that since 1896, he has been the Prime Minister of Canada, and that he has filled the position with much credit to his country.

From the beginning of his career he has pursued the highest ideals. There are few men who can look back upon their past with greater satisfaction, and with less regret than Sir Wilfrid Laurier. A French-Canadian, proud of his motherland and language, and tenacious of the rights of his compatriots, he is none the less a devoted Canadian in the widest sense of the word and a loyal British subject. "Since his earliest utterances he has never said a word," says Mr. Willison, "that breathes the spirit of racial bigotry or warms the idea of a separate national existence for the people of Quebec. He seems to have acquired at a very early age a singularly clear grasp of the main principles of parliamentary government, and there is a remarkable maturity in his earliest appreciations of the spirit and efficiency of British institutions. His speeches display a fervid and impassioned patriotism which might well be taken as an object-lesson by some schools of political thought in the United Kingdom whose disciples are said to be "friends of every country but their own."

Doubtless from the nature of his surroundings at the time, he was not much in sympathy with confederation, and the circumstances that led up to it; but he loyally accepted the position when it became an accomplished fact, and has done much to cement the union, to make Canada a united country, and its inhabitants a united people. Mr. Willison observes that "he labours with strenuous hand and abounding faith to unify and consolidate the various elements of confederation, to promote material development and establish national self-confidence." As bearing upon this side of his character what can be finer than the concluding part of his speech at Arichat in Nova Scotia in 1900?

Three years ago, when in England at the Queen's Jubilee, I had the privilege of visiting one of those marvels of Gothic architecture which the hand of genius,

guided by an unerring faith, had made a harmonious whole, in which granite, marble, oak, and other materials were blended. This cathedral is the image of the nation that I hope to see Canada become. As long as I live, as long as I have the power to labour in the service of my country, I shall repel the idea of changing the nature of its elements. I want the marble to remain marble; the granite to remain granite; the oak to remain oak; the sturdy Scotchman to remain a Scotchman; the brainy Englishman to remain an Englishman; the warm-hearted Irishman to remain an Irishman. I want to take all these elements and build a nation that will be the foremost among the great powers of the world.

Much more might be said about Sir Wilfrid Laurier's affection for his native land and his devotion to her interests. But he is none the less a true son of the Empire. His Imperial sentiments are as keen and as strong as those which make him so thorough a Canadian. One need only recall his action in connection with the South African war, under conditions of some difficulty; his support of the policy of England, and his stirring addresses to the Canadian contingents. In many other ways his Imperialism has been manifested. The sympathies of Sir Wilfrid are always on the side of any proposal that may have for its object the good of the British race, and the maintenance of the integrity and the interests of the Empire.

These volumes are not only interesting as a study of the personality of Sir Wilfrid Laurier. They deal also with the attitude of the Liberal party in regard to the many important questions of internal and external policy that have agitated the country in the last forty years or more. Naturally these subjects are dealt with in a somewhat partial manner (which is quite pardonable), rather than from the standpoint of the historian. The work is, however, none the less an important contribution to the literature dealing with Canada and Canadians. Mr. Willison has carried out the general idea of his book skilfully, and with much ability and sympathy, and it will be invaluable to the student of Canadian history.

J. G. COLMER.

THE RANI OF KHARIGUHR

At the present moment the question of more intimate relations between the European and Indian fellow-subjects of King Edward VII. is much discussed. The advocates of the freer mingling of the races are, however, brought to a standstill almost at the outset by a reference to the continued seclusion of Indian women. If the feminine portion of Oriental society is regarded as too sacred even to be looked upon by stranger eyes it is no wonder that Britishers retort by practically refusing to Indian gentlemen, even those of royal rank, the privileges of ordinary friendship.

Diversity of religion, antagonistic social customs, and many other reasons will always preclude real intimacy between Europeans and Indians, just as the same causes operate to prevent the varied sects and races forming the heterogeneous population of India from having amicable intercourse with each other. The chief barrier and insurmountable obstacle, however, is undoubtedly the *pardah*. Were it not for that it might be hoped that some day Englishmen and Indians would be as much of companions as would be possible in the case of a German and a Frenchman, or a Spaniard and an American, if personally sympathetic with each other. Nevertheless there are not wanting faint signs of its gradual abolition. The much needed reform when it comes will come from within. Let the women be educated and their own hands will softly and quietly move aside the shrouding folds. Behind them we cannot get, over them we dare not climb. In this connection an Indian lady who is of active mind and unwonted industry becomes doubly interesting. In herself she is an object of interest inasmuch as she presents the unusual spectacle of a woman who has overcome the general sloth of the languid East, and takes duty as her watchword, and further she rivets attention on account of the effect her example may have on the ultimate emancipation of her sex, and on the welfare of her country. Such a woman is the Rani of Khariguh, the subject of this article.

The buildings of the Kaiser Bagh, Lucknow, once a palace of the kings of Oudh, have been apportioned by Government to the

talukdars, or barons, of that province. In the suite belonging to the Kharigurh Raj dwells the Rani of that State during her brief visits to the capital of the district. At the foot of the staircase leading to her apartments is stationed a guard of soldiers who present arms on the arrival and departure of distinguished guests. The men are similar in physique to our own little Gurkhas, but not as smart in appearance as the drilled and disciplined Nepaulese riflemen of whom the Indian army is so proud. A flight of rather steep stone steps gives access to a long room with a refreshing view over the green lawns of the Kaiser Bagh (King's Garden), away to the marble Baraduri, and Canning College. The furniture and ornaments of the Rani's reception room are European in style, the only distinctly Oriental touch being the art muslin draperies arranged in two directions, one for the daytime, the other for use by lamplight, when the presence of male visitors necessitates *pardah*, curtain being the literal translation of the word.

Surat Kunwar, the Rani Sahiba, is a very bright and amiable lady with charming manners. Her Highness is the younger daughter of the late Rajah of Acham, her mother also comes from Nepaul, and is closely related to the reigning family of that mountainous and little-known kingdom. Soon after her birth some thirty odd years ago, Surat Kunwar was taken to Khatmandu, the capital of the State, where many noble families desired an alliance with the infant princess. Among these was a son of the famous Jung Bahadur, Maharajah and Prime Minister of Nepaul, who gave valuable assistance to Lord Clyde during the tragic days of the Indian Mutiny by bringing a Gurkha force to join the British troops. It may be interesting to note that in Nepaul, as in other Himalayan States, a dual form of government exists. In this far corner of the Empire there are twin potentates, the Dhiraj or King, the *de jure* head, and the Maharaj or Prime Minister, the *de facto* ruler. The mother of Surat Kunwar, however, declined a marriage with her own people and gave her daughter to Indar Nikra Shah, Rajah of Kharigurh. Kharigurh is a small principality situated in Oudh on the borders of the famous tiger-haunted district called the Terai. Singhi is the capital, and the palace there is the principal residence of the chief of the State.

At the time of the wedding the bride had reached the mature age of ten, and the bridegroom was about nine years older. The little bride, whose education, after native custom, had been considered of no importance, soon after her marriage began study in real earnest. Finding her of unusual intelligence and ability her mother-in-law had her taught Nagri, the variety of Hindoostani generally used by Hindoos, and later on her husband gave

her instruction in Urdu, the language common in Upper India. Thus, as quite a young girl, Her Highness was able to read and write, and take an intelligent interest in the perusal of vernacular newspapers, considerable accomplishments for a woman of her class and time. Though many of the native journals gave, and continue to give, perverted and distorted views of the policy of the Government of India, her tact and shrewdness enabled her to form her own opinions. She estimated the qualities of the dominant race by the treatment she individually received from the Europeans with whom she was brought into contact, and as a consequence, is a thoroughly loyal and devoted subject of His Gracious Majesty the King-Emperor.

Failing issue by a first wife a Hindoo is allowed to take a second, and even a third. As Surat Kunwar had no children her husband married another Nepaulese lady, and subsequently got a wife from the Panjaub. Surat Kunwar, however, always remained the favourite. The Rajah died of consumption at the early age of thirty, leaving no direct heir, natural or adopted, and was succeeded by the senior Rani, in accordance with Hindoo practice in such cases. Surat Kunwar had always been her husband's confidant and counsellor in public as well as private affairs, and was thus quite qualified to fill the position and discharge the duties of a ruler so far as a *pardah-nashin* may.

Among the multifarious departments of the Indian Government is that known as the Court of Wards, which deals with the supervision of estates belonging to minors, women, dotards, or other persons considered incapable of managing their own affairs. The officer placed in charge has immediate control over the estate, and is the intermediary between the owner and the Government as represented by the officials administering the district. It is quite unusual for a woman to be allowed the direction of a large territorial property. Only where the lady is of proved capacity and integrity is she permitted to assume such responsibility and is entrusted with the disposal of her lands and revenues. These rights are generally vested in her nearest male relative. Should he be unpleasant or obnoxious to her she can petition the Government to accept the superintendence of the estate, and so defeat the ends of her own or her husband's kindred. As a rule those placed under Government sway in this manner are only too glad to be released. It is much better to have the spending of one's own income than to be dependent on a certain limited allowance, liable to still further curtailment at the will of another.

After the death of her husband her own youth—she was still in her teens—and the trouble given by the junior Ranis, who sided with the late Rajah's relations and would-be heirs, decided

Surat Kunwar to ask for the appointment of a Court of Wards officer who would act equitably and justly for all concerned. When Her Highness felt herself strong enough to dispense with this departmental control, the supervision of the principality was again placed in her hands. So wisely and well has she governed that she has received numerous testimonials from distinguished officials commending her capacity and judgment in the administration of her State.

Two years ago Her Highness began the study of English under the tuition of an English lady, and is now able to write very fair little notes in that language, and can converse on a variety of subjects with the European ladies she meets. It is astonishing to learn that the Rani's grandmother committed *sati*, and perished in the flames that consumed the body of her husband. Her mother submits to the barbarous treatment inflicted on Hindoo widows; in spite of shaven head and the very plainest of attire, the old lady is still beautiful. The representative of the third generation, though also a widow, is too advanced in her ideas to comply with these ancient customs. She is a lady of culture, who reads 'Kim' and is learning to play the piano. Her most ardent desire at the present moment is to go to England. She feels the restrictions of the *pardah*, but is not yet disposed to effect so radical a change as would be involved by the discontinuance of so time-honoured and universal a practice; a change, moreover, that would outrage the susceptibilities of her people to an extent that would be painful, if not actually dangerous.

The Rani, of course, still wears the distinctive dress of her native land, and speaks its language. Her costume always consists of the same garments, however varied may be their colour and material. The most characteristic feature of her picturesque attire is a pair of voluminous trousers. In India the petticoat is a sign of servitude, and is never worn by women of the better classes. The nether garments of Mahomedan ladies have so many sweeping folds that the effect is that of a full skirt. Those of the Nepaulese, on the other hand, though containing no less than fifteen yards of stuff, are unmistakably divided. This ample supply of material is gathered in at the waist, and narrows down to two small apertures for the feet, which are very plainly exposed. The shape thus produced is not unlike the bulging form of a circus clown. Above these wide pantaloons is a tight-fitting bodice with long sleeves. On special occasions a long muslin or gauze train, called a *phurria*, is gracefully draped round the whole figure. These garments are made of the richest brocades, the softest silks or the finest muslins, according to times and seasons, but never alter in style and structure. The glossy black hair of the Rani is parted in the middle at the back

of her head, and arranged in a becoming coronet above her brow. In front a high black plume stands erect, and a few lovely ornaments of European manufacture glitter among the thick braids. Round the forehead and temples the straight locks are cut short, and lie in a soft fringe down to the ears. Except for state functions, very little jewellery is worn. Her Highness encases her small and shapely feet in open-work silk stockings and the daintiest of French embroidered shoes to match her costumes.

Oriental ideas of feminine beauty differ considerably from our own. In eastern eyes a perfect woman is she who has "large eyes, a large nose, black teeth, and a gait like that of a majestic elephant." Perhaps the Rani of Khariguh does not fulfil all these requirements, but, in spite of teeth stained with *missi*, she is certainly very pleasing to look upon. The handsome dark eyes are full of intelligence, and her movements are instinct with high-bred grace. Very interesting to a palmist are the small hands; the head and heart lines are well defined, though there is little development of the mounts. Fortunately for her people the line of life betokens a long and healthy existence. Her Highness is very devout, and is most particular about the due performance of her religious duties. She is invariably accompanied by a Guru or High Priest, who conducts daily service according to the rites of her faith. When paying visits to European ladies the Rani sometimes drives in a closed landau with reed blinds to the windows through which the occupants of the vehicle can see without being seen. Generally it is more convenient to use a palanquin, as this conveyance can be carried right inside a room and so insure absolute privacy.

Surat Kunwar is a most interesting specimen of the advanced Indian princess who, without losing any of the traditional graces that belong to her position and personality, has yet taken many a forward step towards the coming emancipation of her sex in the East.

The learning of Western ways and gradual progress towards the freedom of European civilisation are, of course, the direct result of British occupation of the great peninsula. In most Oriental palaces are now to be found European ladies engaged in instructing not only the children of the princes and nobles, but their wives as well. Many Indian ladies can speak and write English; a few extend their knowledge to French. Some learn to play the piano with a certain amount of facility, Indians as a rule having a very good ear for time and tune. Indeed, it would be difficult to come across an Indian lady without at least a desire for some acquaintance with the literature of her own country, if not for a larger sphere of education.

There are instances of the little princesses betrothed to the youthful heirs of royal houses being instructed in English, French and music, in order to render them suitable companions to their carefully taught husbands. Gradually, but quite perceptibly, the barriers hitherto shutting in the women of the East are yielding to the pressure of the West, and fuller freedom is merely a question of time. It cannot be very long before the wearisome restrictions of the *pardah* will be removed, and Hindoo women return to the liberty they enjoyed prior to the institution of the custom as a protection against their Mahomedan conquerors, and in imitation of their habits. With the safety established by British regard for law and order, there is no real reason why Indian women should not take a greater part in the social life of the country.

Though it may be many years, generations even, before Europeans and Indians mix together on equal terms, there can be no question that the education and training of the women of Hindoostan is the first and most important step towards this desirable end. Her Highness the Rani of Kharigurh as a widow is unable to brave public opinion by discarding the *pardah* and going into the outer world. Perhaps the day is not far distant when some powerful Oriental potentate will set an example to his brethren of all stations by brushing aside the jealous curtain cramping his womenkind, and will permit his Maharani, and not only a junior lady of his Zenana, to associate with her European masculine as well as feminine fellow-subjects of a great and united empire.

L.

MUSSOORIE, INDIA.

THE WHITE CHEETAH

A STORY OF THE STRAITS SETTLEMENTS.

"JOLLY glad to see you, Blake."

There was no doubting the sincerity of the speaker; unalloyed relief and welcome shone in his tired, feverish eyes, and in the smile that lighted up his worn, haggard face.

As Roche Blake stepped on shore from the launch, Westmacott repeated his greeting, and wrung the hand of the newcomer with genuine warmth.

"You are looking very fit," he added, "the East evidently suits you."

"Oh, yes, it does me well enough," Blake answered, carelessly. "But I can't say the same for you, old man; you want your leave badly. Why didn't you send across for me before?"

He remembered Westmacott's jovial, healthy face a year back, when he left Singapore for this little settlement of Mahung, where the firm, in whose employ they both were, had a coffee plantation that paid better for a white overseer's presence. The Malays have a respect for a British-born master that no Eurasian, however devoid of colour, can command.

"I couldn't very well. There was nothing the matter with me. The chief would have called it malingering. But Mahung has not happened to suit me. I hope you will get along better."

They had walked up the clearing that led down to the sea by this time, and were passing through a grove of senna trees that surrounded the hut where the overseer lived in solitary state, with some Chinese "boys" to serve him, and the solace of a pipe and a few well-worn novels as sole companionship during the long evenings when his work was done.

"It's all right here in the day," continued Westmacott, "one is out and about, and there is plenty to do to keep these beggars up to the work. But it's a bit dull at night. I hope you have brought a stock of 'baccy and books."

He showed Blake round the premises, went through the last month's accounts with him, and handed over the keys of a small safe, and other insignia of office.

"There is not much trouble with the men," he said. "All that are in our service are easily kept in order, and the up-country

people don't come down once in a blue moon. They are only half civilised, and scared at a white man."

He was to return by the same launch that had brought Blake—a two days' journey from Singapore; and it was time, when all these details were finished, for him to start.

Yet he hung about as though there were something on his mind that he wanted to unburden himself of. At last it came.

"Well, I suppose I must be moving. Good-bye, old man. Take care of yourself—and—I wouldn't go out at night. It's an unhealthy sort of place after dark."

"I shouldn't think there would be any temptation to roam in this jungle after dinner," said Blake. "One goes the usual round the last thing, I suppose?"

"Not necessary," answered Westmacott, quickly. "Much better to see everything locked up while it's light, and then turn in for good. There are curious sounds out there at night. Any one——" he hesitated, and an odd look came into his face, "any one not used to the place might think they were human—but they are not."

"What sort of sounds? Jackals or pariahs, I suppose."

Westmacott was silent, lost in uneasy thought.

Suddenly he turned to Blake and put a hand on his shoulder.

"Old chap," he said, "I may be a bit queer. Living alone in a place like this isn't a very elevating thing for the mind. But there are some things I could swear to—sane or insane. If you hear a soft sort of calling—as if some one—a woman, perhaps—was in distress and wanted help—don't go. See that your shutters are closed and your doors locked, and have your revolver handy. If anything touches your chicks,* shoot. Look here."

He rolled back his sleeve, showing some deeply scored marks; scars evidently of a recent mauling.

"I went out one night," he said, in a low voice, "couldn't resist it—the sound draws you. That's what I got—and never an hour's easy sleep since. Good-bye—so long!"

And, with a quick change of manner, he nodded to some of the hands waiting about to take leave of him, and hurried off towards the launch. An hour later a dwindling speck on the horizon was all that Blake could see of the boat that was carrying away his predecessor, the only white man who had ever dwelt at Mahung, so far as he knew.

And when the sudden darkness of the East, that has no lingering shadows of twilight to soften the loss of day, encompassed the bungalow, Roche Blake felt a chill of loneliness and something that was akin to apprehension, steal over him like the black cloud of night.

* Venetians.

No doubt he would in any case have felt a little depressed on this first evening of exile after the sociable party at dinner to which he had been accustomed in his "Chummery" at Singapore; but Westmacott's warning, of which he had made light mentally at the time, occurred to him now with unpleasant distinctness and weight.

As he sat alone during the long evening, he caught himself listening to the vague sounds of a tropical night; jungle voices and movements, now stealthy, now harsh and startling. Once he rose to his feet, his heart beating unevenly, certain that far-off in the distance some one was calling for help. But the cry, whatever it was, died away, and there was no repetition of it. Blake called himself a chicken-hearted fool and went to bed, though sleep was capricious and evaded him until dawn.

The next day, ashamed of even this passing tremor, he went about his work with the determination to keep a grip on himself, and to make physical fatigue induce sufficient mental drowsiness to ensure sleep.

He settled himself in a deck chair after dinner with the most interesting book that he had brought, and rejoiced when he found himself dozing over it now and then.

The night was particularly quiet; a hush seemed to have fallen over bird and beast and forest.

Blake congratulated himself on having regained his mental equilibrium. Then suddenly, quite close to the bungalow, came a sound that set every pulse throbbing and seemed to turn his heart to water.

A faint, low call, as of a wounded child or woman, that rose and fell, now plaintive, now insistent in its appeal, and that died away in a horrible sobbing moan. Then silence! a stillness so profound that his ears, strained to keenest tension, could detect the brush of some soft body against the outside shutters.

Beads of dew started out on his forehead, and his hands clenched themselves as he listened, while Westmacott's words reiterated themselves in his brain: "If you hear a soft sort of calling—don't go. See that your doors are locked and your shutters closed, and if anything touches your chicks—shoot."

Something—some one—was sliding one of the shutters back an inch at a time; through the chick Blake could discern a line of moonlight that widened as he watched it.

His revolver was on the side table; he crept round to it on tip-toe, and then, keeping close to the wall, on to the window space where the chick hung.

And as he stared—unnerved, almost paralysed—he caught a glimpse through the interstices of something white that crouched outside, and then, rising up to nearly his own height, pushed

desperately at the shutter, stiff in its groove, and moaned to itself with a wailing sob that seemed to draw him, and at the same time to repulse him.

He lifted his revolver, took unsteady aim, and then his heart seemed to stop beating, and his hand fell useless to his side.

For the shutters had opened wider, and the chick was pushed aside, while the eyes that were looking into his were those of a woman—hunted eyes gleaming pale in a wan face full of an awful nameless terror and suffering that froze his very soul with pitying horror.

A white woman here, and in this plight! For her long fair hair, streaming bright in the moonlight, and the white dress she wore, were flecked with blood; and her little hands, which she wrung in pleading, were torn and bruised.

He was at the shutter in an instant, pushing it aside with all his strength to make room for her to come in. And as he did so two white soft arms wound themselves round him, and held him fast, and he found himself struggling for his life, while cruel fangs were fastening in his throat and the hot breath of a beast of prey was on his cheek. Blindly, desperately, he struggled in the grip that held him, soft as velvet, strong as steel; his strength and courage ebbing away with the sudden physical and mental strain of it.

A dreadful faintness seized him; his frenzied grasp of the creature's throat relaxed; dimly he realised that death had come; then there was a report and a flash, and his assailant with a last convulsive effort fell heavily away, and there was silence.

But of this he was oblivious, for his senses had failed at the moment when the chance of his revolver going off had released him. And ten minutes later, when the "boys" found him, he was lying apparently lifeless, his throat and shoulder torn and mangled, and beside him the dead body of a white panther shot through the heart!

For a fortnight he lay at death's door, alternately delirious with fever and collapsing from weakness. And in his worst times he raved incessantly of the haunting vision that had been still before his eyes when he fought for his life with a power natural and supernatural.

* * * * *

It was the first day of convalescence, and he had sent for the sub-overseer to come to him.

"Look here, Dixon," he said, "I want you to tell me how you found me that night. I must thresh this thing out or go off my head. Tell me all you know."

The overseer looked at him carefully.

"All I know, sir," he repeated at last. "Well, I believe it

will be the best thing for you—if you are strong enough to hear it.”

“Go ahead,” said Blake briefly.

“Have you ever heard of Mr. Macdonald,” began Dixon, “the first white overseer who came to this plantation, a matter of fifteen years ago now or more? Well, he was a Scotchman, pukka Scotch, not your half and half with a touch of the tarbrush, hard as nails, dour and glum, and fonder of the whiskey bottle than of anything else. He brought his wife with him; a little bit of a thing, timid and young and delicate, and like a flower to look at—all white and gold. It was too lonely a life for her; she tried to make the best of it, and went singing over the house, and putting flowers about, and odds and ends that she made, and making believe she was contented and happy. But the silence frightened her, and the wild sounds at night frightened her still more, and I’ve seen her sometimes, when he was on his rounds, run flying in from the trees there as if something were after her, and when she reached the verandah, wring her hands and hold them over her heart, and cry as if she couldn’t stop. It wasn’t a fit life for her; any man, but the man she was married to, would have seen that.

“Well, she plucked up courage at last and told him she thought she had better go away for a change. I remember it well, because it was on that very day some of the Malays came from over the hills yonder, real wild men that hadn’t any dealings with the planters as a rule. One of them had noticed her terror of them, and it made him angry, so that he put a spell on her; I don’t rightly know how, but I heard him telling the others that the white woman who feared them should be feared herself some day. Anyhow she fainted away, and Mr. Macdonald carried her indoors, I helping him; and when she came to herself she said to him: ‘Oh, Rowan, let me go away from here. I shall die if you don’t.’ He was very angry with her, said it was a parcel of nonsense, and she was a fine wife for a working man to bring to foreign parts. She sobbed and clung to him, and he told her not to be a fool and sent her off to her room. And then he turned to me. ‘Clear those men off the place, Dixon,’ he said. ‘Mrs. Macdonald’s not herself and they’ve helped to upset her. Send them packing.’ So I did.

“It was about two nights after that, I think, that we all of us heard a strange sort of calling round the place after nightfall and wondered what it could be. It flashed across my mind suddenly that it was like a woman’s voice, and that it must be Mrs. Macdonald. I waited a while until I heard it again—it was a little before midnight then—and I felt I could wait no longer. I hurried on my things and came along here, and just as I passed

the verandah I caught a glimpse of something white that crouched and sprang and ran towards the wood.

"I could get no answer to my knocks and calls, and every shutter was closed, and at last I got in a frenzy and broke through one of the chicks. There was Mr. Macdonald in a sort of stupefied sleep—he had been drinking heavily—and no sign of his wife. I shook him awake and told him about the sound and asked him where Mrs. Macdonald was. He roused up at last and said she had kept on disturbing him, telling him she heard some one calling, and begging him to go and see if it was any one in distress. At last she said she must go herself if he wouldn't; and she went, and he admitted that he shut her out. 'If she chose to go on a fool's errand,' he said to me, 'I thought I'd let her stop for a while, it would cure her of some of her silly fancies, maybe.'

"Well, I roused up some of the men and we hunted everywhere for miles round, and not a sight nor a sound of Mrs. Macdonald did we find either then or ever. She was clean gone! Some of the men declared they had seen a white slinking creature run by and across the clearing to the jungle; but none of them seemed very clear when they were questioned. Mr. Macdonald wasn't fit to understand it for a day or two, and when he did he cursed and swore and said he would make her pay for frightening him if she did come back.

"She never did though, leastways not rightly, not as she was before.

"But from that time we used to hear, now and again, the same soft calling round and about the place; and many a time one or other of us saw what we thought was a white cheetah crouching and creeping through the trees; and on those nights Mr. Macdonald always took more whiskey than usual, and was the worse for it next day. At last one night the sound came louder than ever, and presently we heard a shot, and when we got here Mr. Macdonald was lying half in the room and half on the verandah, and the chicks were pushed aside, and he had shot himself through the heart.

"But the queer thing was that something had dragged him through the chicks *after* he had shot himself, and his shoulders were all torn and frayed. And if ever a man's face showed mortal terror, terror that was stronger than the fear of death itself, Mr. Macdonald's did. We couldn't bear to look at it any of us; it was too ghastly!"

Dixon stopped, lost in thought; and there was silence for a few moments between the two men.

Then Blake said in a changed voice:

"Tell me exactly what you think. The whole thing is so horrible—nothing could make it worse."

"It's difficult to say what I think," answered Dixon slowly. "Some things are best not put into words. We heard no more calling, and saw nothing more after Mr. Macdonald's death until the overseer who succeeded him, and who was an Eurasian, got a remove, and Mr. Westmacott came. Then it started again; and I believe Mr. Westmacott had a sharp tussle of it one night. It seemed as if the white panther had a grudge against the white man that couldn't be satisfied."

"Dixon," said Blake, in a low voice, "I'm quite sane, as you see, and I'm going to tell you something. You say that when you found me that night there was a panther lying dead beside me, shot, mercifully for me, by my own revolver. But the thing that I fought and struggled with, the thing I *saw* with my own eyes, was—a woman!"

They neither of them spoke for a time after that, until Dixon got up to go.

"You'll pull through now, sir," he said, "and it would be worth your while to ask for a substitute and take a holiday. Better to lose a little pay or promotion than one's health."

Then he stepped up close to Roche Blake and lowered his voice.

"There are more queer things in these lonely parts of the world than people at home dream of. I'd sooner lose five years' salary myself than offend one of those witch folk and have a curse fastened on me. She had to work out her time unless something happened to put an end to it. I think you have given her rest, poor soul, at last. The next man who comes here will be safe enough, I warrant."

BEATRICE HERON-MAXWELL.

BRITISH EMIGRATION: AN APPEAL TO ENGLAND

[When the late Mr. Justice Mills was last in England, I had several conversations with him upon the subject of emigration. He took special interest in my endeavour to point the British emigrant to Canada rather than the United States, and, after returning home, sent me an address which he had delivered in Ontario during 1901 on the subject, asking me to give it publicity in these pages. At that time he was writing a series of articles for me on the Monroe Doctrine, and I held the paper back, hoping for an opportunity later on of getting him to bring it up to date. That opportunity never came, and I have, therefore, decided to publish that portion of the paper which is not affected by the lapse of time.—ED.]

WE have in Canada to-day many times over a larger area of excellent agricultural land still unoccupied than in all the rest of North America. We have to-day the opportunities and the attractive forces that were possessed by our neighbours between 1835 and 1865. We trust ours will be as useful in contributing to the rapid growth of settlement in Canada as theirs were to the rapid growth of settlements in the valley of Mississippi. I should indeed be sorry to put any restraints upon the restlessness and enterprise which carries the people of the United Kingdom into all the waste places of the earth. They go forth to better their own fortunes, to engage in trade and commerce, to convert predatory tribes of men in Africa and in Asia into legitimate traders and to impress upon them the advantages to be derived from the security of life and property from depredation by wandering marauders, and by changing these into a fixed and law-abiding population. They have trained multitudes into more industrious habits, and have taught them to put more confidence in the value of upright dealing than they had before known. As long as the world was being reduced by their labour from chaos to order, and from a state of violence to one of peace, a useful work was being done, but it is now necessary to turn the attention of Englishmen in another direction.

We have at present a great territorial empire, with but little prospect of future growth by further expansion. It means a great deal to them that the existing possessions should become

populous and wealthy. What is to be done with the Empire? How are its wealth and population to be increased? How is greater security to be given to the life and property within its borders in order that its commerce may continue to grow? In our case I am sure that numbers of well-informed and public-spirited people will afford to us the best security for our advancement. At the present time there are in the world about 120,000,000 of people speaking the English language. Roughly speaking one-half of this number is in the British Empire; the other half is in the United States. The growth of the republic is now largely the growth of a city population. Their progress by immigration, in the nature of things, cannot be so rapid in the future as in the past.

There are parts of the British Empire which present far more inviting fields for the settlement of an agricultural population. There is no reason why those in the British Empire of the white race, speaking the English tongue, should not overtake the white population of the United States at an early period. The North-West Territories of Canada alone are capable of furnishing abundant room for a population as large as that of Russia in Europe. These are the prospects presented; what shall we do with them? I submit that the time has come when the moral influence of the public men of England should be given to support British emigration to the British possessions, and not to swell the population of a country that is really more hostile to the United Kingdom than it is to any other country in Christendom. I am sorry that it is so. It is a great misfortune to both countries; but the fact remains.

The Englishman who leaves his country and takes up his abode elsewhere, no doubt does so with reluctance, but this reluctance is overcome by the hope that he will improve the condition of his family. It forms no part of his calculation that his descendants, along with this improved condition, are to be trained to look more unfavourably upon the country of their birth than upon any other occupied by white men. He discovers that the political atmosphere which he breathes is filled with prejudice against the country which he has left behind him with fond regret; that in every foreign dispute which may arise, the rulers of his native land are represented as being in the wrong, as greedy, grasping, tyrannical, and cowardly; cringing to the strong, oppressing the weak, and ever incapable of doing what is right. In these circumstances it is not surprising that the public adventurer with great ambition, with little scruple, and anxious to push his political fortune, often finds that he can do this most successfully by attacking the United Kingdom, by adversely criticising its public policy. He feels that he is best promoting

his own personal fortunes, if he can find some question of difference where none exists, or can greatly magnify some question of difference where one does exist.

He assumes towards the government of the United Kingdom an arrogant tone, because he believes it is so anxious for peace, so slow to wrath, that he can pursue his own personal fortunes without any risk of the peace being broken. He attributes to British statesmen the worst motive for every act done, and for every course of public policy put forward. In taking this course he can easily persuade himself that he is right, that his suspicions are well founded, for the political atmosphere by which he is surrounded has favoured the growth of these suspicions ; so that I fear there is little prospect of friendly co-operation between the two sections of the great Anglo-Saxon family, until some overpowering necessity presses it upon our neighbours. I greatly regret that this is so ; the world would certainly be better off if more generous sentiments prevailed, and more friendly relations were established ; but the disregard for public law, under the name of the Monroe Doctrine, is a declared menace to our sovereign rights. So we must consider the facts as they are, and not simply as we would like to have them : and we must not forget that it is not in our power to uphold our rights, and to maintain our self-respect, and at the same time do much to improve these relations.

It is for this reason true, that British statesmen practically take sides against their own country who do not endeavour to turn the emigration from the United Kingdom towards other British possessions, otherwise the British emigrant goes abroad to increase the wealth and population of the country whose convictions are hostile, and who will turn the descendants of these men into currents that will be unfriendly to British interests hereafter. British statesmen should remember that there is as much required from the United Kingdom as from other parts of the Empire, to promote Imperial unity. I have no sympathy with those who are calling upon the Imperial Parliament to burden the people of the United Kingdom for our benefit ; to put impediments in the way of their commercial growth to help us, but they should consider how much the Empire will be strengthened by the increase of wealth and population of the colonies ; how the development of their mineral resources, and the increase of their numbers would do vastly more to give to it prosperity, peace and security than could be accomplished by directing their population and wealth into regions whose people believe that nothing good ever emanates from the United Kingdom.

Experience has shown that the inferences in respect to com-

mercial affairs, out of which the indifference of British statesmen has arisen, are altogether erroneous. I do not say that England has not prospered under her policy of Free Trade. I do not say that the principles of Free Trade are not economically sound. I think they are ; but it is not true that other nations are likely soon to accept them, and to act upon them. It is true that all great States to-day are much more ready to consider the mischief that may be done to other communities by restriction, than to consider the benefits which they themselves may reap from the absence of all commercial restraint. And so we find this feeling has long been a barrier in the way of the extension of the principles of freer international trade. It is true that where there are no hostile political considerations involved, those who are the disciples of protection are less likely to use it to injure a state with which they are closely allied, than with one with which they have no political connection. The United Kingdom has a far greater security for her continued progress in population and wealth, in the growth of her colonies, than she possibly can have in the progress of her economic views with the peoples and governments of foreign states. Let British statesmen compare the volume of trade between Canada and the United Kingdom with the volume of trade between the United Kingdom and the United States, and it will be seen how much more she will gain commercially by the addition of five million to the population of this country, than by double that number to the population of our neighbours.

Why should she hesitate in deciding in what direction her moral influence should be thrown in respect to emigration from the United Kingdom ? She does no wrong to any other sovereignty by the good she does to a section of her own empire. It will cost her no money ; it calls for no change in her fiscal policy. She is simply asked to advise her own people in the interest of the whole household. Let British statesmen then consider the facts and govern their conduct by the situation as it is. It is by a firm and courteous public policy, based upon what is obviously just, that the unity of the empire is to be promoted and its interests upheld. We cannot ask the United Kingdom, at the present time, to encourage an artisan population to come indiscriminately to Canada ; but there are many artisans who know something of agriculture, who could readily learn more, and who could become more prosperous as farmers in Canada, than they can ever become as artisans at home.

We have many farmers in Ontario who desire more room, and who would sell their possessions in this province to acquire a larger area for themselves and their sons upon the prairies of the North-west. Many small farms will admit of much more intensive

cultivation than has yet been given them, and by the necessary skilled labour their products could be enormously increased. There are ordinary tradesmen, bricklayers, masons, blacksmiths and carpenters, for whom there is no room. If we add 200,000 to the agricultural population of our territories annually, we could diffuse among them 20,000 of the classes I have mentioned. It is of great consequence that this should be done, and by this large addition from the British Islands we could venture upon securing a very much larger number from the continent of Europe than we have hitherto obtained, for we could more readily convert them into a people with British ideas and British tendencies, by making them early acquainted with our language, and by so opening to them the literature of England we would enable them to acquire our habits of thought and expression and thus become an inseparable part of our population.

If there is to be, as it is in the interests of mankind there should be, a Great British Empire, teaching men to love freedom, to seek truth, to hate falsehood and oppression, and ready to make some sacrifices for the common good, the people of the United Kingdom must themselves become interested in its accomplishment. The breezes which now tend to carry us from all parts of the British dominions into the same harbour may again sleep, and may not afford, for a long time to come, so favourable an opportunity of being drawn together. I do not suggest any written constitution. I do not propose any compact. What I suggest is a friendly understanding, friendly co-operation for common purposes, voluntarily undertaken. Common enterprises for the common good, common dangers to be guarded against, will determine better, through the lapse of time, what the constitution of the British Empire should be, than any statesman, however wise or cautious, can do at the present time.

DAVID MILLS.

SUSAN PENNICUICK

A STORY OF COUNTRY LIFE IN VICTORIA

CHAPTER XVIII.

A SUDDEN DEPARTURE.

SUE went straight to her room, and gathering a few things together put them into a small portmanteau. She would take that first and then come back for the sleeping child. She did not care to go through the house and run the risk of meeting her aunt or cousins, so she opened the window and went out into the hot, still, moonlit night. The full round moon hung low in the clear cloudless sky and the garden was bathed in its light, and only in the plantation beyond were great shadows. Such a perfect night; it spoke to her of peace and hope and happiness and her heart beat high. She had thrown off all disguise, she would live her own life now. It was better, better to be open and above board, and in her exaltation she forgot that the step she was taking would, she had told Roger only four months ago, bring sorrow on him and herself and the child.

To-night she forgot. The warm summer night, the scent of the flowers, the roses and the lilies, on the warm night air spelt happiness to her. The low contented bleat, bleat of a flock of sheep came from the home paddock, and from the reed beds on the other side of the lake rose the mournful wail of the curlews. It was good-bye, good-bye, good-bye to her dreary life. She was beginning a new one. Such a glorious night. Bright as day was the garden and every little plant cast a clean-cut shadow. Half mechanically she noticed how her skirts swept the ragged borders, the weeds springing here and there out of the hard, dry earth, and the garden tools which lay scattered across the beds the children called their own. This afternoon she would have felt bound to pick up those tools, would have felt responsible for the untidiness. Now it was good-bye, good-bye; she had done with all that. She was grateful to her aunt, grateful for all her kindness, but most grateful of all in that she had showed her the impossibility of the life she had been trying to lead all

these months, in that she had set her free, given her no alternative but to go to the man she loved. Her heart laughed and sang with joy as she looked at the moonlight and the dark shadows.

Then out from beside the big Safrano rose stepped Dr. Finlayson and took the portmanteau from her hands.

"Let me," he said, and they walked through the plantation side by side.

Sue hardly knew what to say to him. Did he care for her? It hardly seemed possible, and yet he had stood by her when they shamed her, and she was grateful to him, and the gratitude was different to that she had for her aunt.

"Sue," said he, "have you thought well that you are throwing away your life?" and he tried to eliminate every trace of personal feeling from his voice. "And how old are you, child, barely twenty-one."

"If you knew, if you knew," she said, with a long drawn breath, "how glad and happy I am."

What could he say? Nothing he had to offer he knew could bring her happiness like this.

The tall young gum trees threw their dark shadows across the way, but the moonlight shone down between them in great white patches where it was as light as day. Through the tree trunks to the left gleamed the waters of the lake like a silver shield, and never a breath of wind ruffled its glassy surface. The still, hot Australian night wrapped them close in her warm embrace, and only the sound of their footsteps on the short dry grass broke the stillness. A lizard scuttered from beneath their feet and a little white owl flew across their path.

"A white owl," said Sue with a little laugh, a laugh that had a light-hearted ring in it such as he had never heard from her lips, "is the very best of luck."

Just beyond the plantation they saw the buggy, and Finlayson paused a moment, and Sue stood still too. The moonlight coming through the trees cast a tracery like lace on her white dress.

"It isn't too late, still," he said.

"It is, it is. There are only two things I want in this world, Roger and my child."

"It leads—it leads——"

"Do you think I have not thought, thought, and thought. The first wrong step was long ago, and having taken it I must go on. How could I leave my little child, my sweet baby, how could I? What sort of a woman would I have been if I had? And now I must go to her father. He wants us and we both of us want him, oh, we want him."

"But——"

"That woman who married him is nothing to him. I have been foolish in letting her stand in the way. The two things in the world for me are Roger and his child. If you only could understand how glad I am."

Words of his were futile, and he picked up the portmanteau and went to the buggy.

"Look sharp," said Willie. "I want to get off before the governor gets a chance of seeing us."

"All right," said Sue. "I'm just going back for baby, I won't be a minute."

The doctor did not follow. Sue could carry the baby by herself and when she came back he helped her into the seat beside Will without a word.

"Now," he said, "come round by Mullin's Hill and I will get you some money. There's no train to-night, is there?"

"No," said Sue, "but the first leaves Gaffer's Flat at six to-morrow morning. We have to stop at Geelong two hours and then, of course, there is a ten mile drive from Cobden, but I ought to get there by four o'clock in the afternoon."

"Good heavens, you seem to know all about it."

"I have dreamed of it so often, so often," said Sue dreamily, and Willie struck the old horse with the reins and they started off.

At Mullin's Hill Dr. Finlayson left them after handing to Sue a pocket-book with an earnest declaration that she was not to think of paying him back till she was a very well-to-do woman indeed, and Sue felt a lump rise in her throat as she pressed his kind hand.

And at Gaffer's Flat Willie left her at the little inn. He was very anxious to get back before his father should have missed the horse and buggy. It was quite likely it would not be missed, and Willie, after the fashion of the Grant family, did not wish to incriminate himself. As far as he was concerned they might think Sue had wandered out on the plains or gone away with Dr. Finlayson.

And strange to say Sue did not feel lonely, she only felt free. She pulled up the blind of the little bedroom window and let the moonlight stream in so that she might look at the little sleeping face on her arm and rejoice over it. Her baby, hers, hers, her very own before the world, and she kissed it again and again, and fell asleep at last thinking of Roger's joy when he should find his home no longer empty.

And the joy stayed with her next morning. The bright warm morning sunshine still spoke to her of freedom and love; even the long hot wait at Geelong did not tire her, and it was only when at four o'clock in the afternoon the train stopped at Cobden and she

found herself the only passenger left on the platform that a faint misgiving crept into her heart.

Baby was fretful and she was tired and the afternoon was breathless. The hot sun poured down on the shelterless platform, the only shade was a corrugated iron shed, where it was hotter if possible than out in the open. All around the view was shut in by the dense forest. Just round the station and the house of the solitary guardian of the line the trees had been rung, but beyond again was forest and the hills shut them in on every side. She and the porter, who was also the station-master, seemed to be the only living things in the glare and the heat, and, as he took her ticket, she felt he looked at her curiously. Oh, if only she had thought to wait in Geelong a day and written to Roger to come and meet her. It was ten miles to his farm, she knew, and how was she to get there. She could not walk on such a day with the child. How could she have been so foolish, and the exaltation began to die out of her heart.

The man took her ticket.

"Can you tell me," she asked, "how I can get to Mr. Marsden's place."

"Don't know him about here. He isn't anywhere about here, is he?"

"He's got a selection at Timboon, at least that's the post-office."

"Why, bless you, Timboon's ten mile off," said the man, scratching his head.

Sue's shyness departed. He seemed to think it so natural she should want to get to Timboon.

"I know, I thought perhaps I could get a trap here."

The man shook his head. "We send the mail across on horseback every night. But a trap? come on in and see the missus, maybe she'll know."

His cottage was a little way back from the line and the garden was full of dead sticks, all the plants had died from want of water. A woman in a cotton dress came to the door in answer to the shouts of "Mother," and looked curiously at Sue, and once again to-day she felt shy and frightened.

"Here's a lady wants to get to Timboon. Do you know if old Sullivan's going down this afternoon?"

"I think he is, but it's only a tilted cart, does the lady know that? Come in out of the heat."

Sue came into the hot little house, and the woman pushed forward a hair-seated arm-chair into which she sank down gratefully.

"Anyone in particular you were wanting?" asked the woman.

Then Sue plunged. She would have to for the future describe

herself as Roger's wife, and she only hoped the woman did not hear her heart beating.

"Mr. Marsden. I'm his wife, and of course I ought to have let him know I was coming, but baby got well so quickly and I was so anxious to get home——"

"Ah, quite right," said the woman approvingly. "I can't abide them gadabout women as is always for stopping away from home. Well, there don't look much the matter with baby now."

The plunge was made and Sue breathed freely.

"No, indeed, she really is quite well now. I daren't travel when she was ill," she went on embroidering quite easily, "but when I found she was quite well, of course I was very anxious to come, and I couldn't wait to write. I might have telegraphed this morning, though," she added as an afterthought, ardently wishing she had.

"It'd have gone on with the mail-bag this evening," said the porter, and Sue gave a sigh of relief. She could have done nothing else then. "You'd better make out with the missus, and if old Sullivan doesn't come along there's Ferguson two miles along the line might take you for a consideration."

"Mr. Hadry'll be passing to-day. He'll be the best of the lot. You wait here till he comes."

They made her very welcome. The woman praised the baby, and Sue, for the first time, had the joy of hearing her little unwanted baby praised and petted and made much of as a baby should be. It was a new sensation, a delight to Susan to look on and show her pride as the baby's mother. She took off baby's clothes because of the heat and she and this stranger looked down admiringly at the plump pink limbs, until the other, looking up, saw the world of gladness in the girl's eyes and said wonderingly,

"My word! One would think no one had ever praised baby before."

"No one ever did," said Sue truthfully enough, bending down and kissing the little damp mouth.

"Not her father?"

"Oh, her father, of course," said Sue, thinking of the only two occasions of which he had seen her, "but then you understand."

It was a subtle compliment.

"I should just think I did after bringing up five of them," and after that Mrs. Peterson entertained Sue wholeheartedly, and gave the baby such unstinted admiration and worship that afterwards Sue used to think her first taste of real delightful motherhood came to her in that little square, hot, best parlour of the Cobden railway station, and she ever afterwards had a strong

affection for the white china poodles that adorned the mantelpiece and the green paper basket fly-catcher that hung from the ceiling. They gave her a sense of contentment and happiness that she had never felt before, a feeling that she held a delightful place in the world, and for the same reason she confessed to an affection for horse-hair furniture. It was all such a good omen, if her home-coming was to be like this. She drew a long sigh of relief and gladness.

But it was long after six o'clock, and the breathless hot day was dying before Mr. Hadry came along in his buggy.

"Marsden's wife. Why, yes, of course, he's been expecting her this long time," said the jolly-faced farmer with the big beard, looking at her out of kindly blue eyes, and Sue flushed. Roger had smoothed the way for her then. "I pass his boundary fence. I'm awful afraid," he added apologetically, "I haven't time to drive you right up to the house, but it will only be half a mile to walk if you don't mind."

"Mind," said Sue, "oh, I can do that easily, the walk will be pleasant in the cool of the evening;" and she said good-bye gratefully to the woman who had given her her first unadulterated taste of the bliss of motherhood. Hadry helped her into the buggy and they set off along the dusty track. It was a delightful evening. The shadows grew longer and longer, the hot sun sank beneath the hills, the hot day was over, and the birds were crying their thanks for the coming night. The parrots flew chattering across the road, the magpie poured out its liquid evening hymn, the jackasses cried to each other with shouts of joyous laughter, and she was going home, home, home. She said it to herself, and then she said it aloud to the baby with this new delightful feeling that now she might own her child, she might openly let her share her life.

"We're going home, darling. Mother's little girlie will see her daddy. We're going home."

The big man beside her stretched out a rough forefinger and touched the dimpled chin, and the baby gurgled and laughed and snatched at him with her tiny hands.

"And is that the way a wife thinks about her husband?"

"Yes, I think so. Isn't it?"

"I don't know. I haven't a wife, worse luck."

Sue looked at his stalwart proportions and his kindly face. He was a man of middle age.

"Is she dead?" she asked softly.

"Dead, oh no. I never had a wife."

"Ah well, you must remedy that. It is dull for a man alone. You miss half the pleasures of life. Surely there are girls in the Heytesbury Forest."

"I suppose there are. But that's the mischief of it. One can't marry a wife to order."

"Oh no, one wouldn't do that, but still——"

"You think it should be possible to find the one I wanted, well, so it should, of course."

"And the farm wanting a mistress?"

"And the farm wanting a mistress badly. Ah, would you, mare, hold up there! And you're going home. It's well to be you. Do you never think of the many in this world that haven't a home, not a warm happy home such as you are going to?"

"Often, often," said Sue, and again a slight fear and misgiving came into her heart. Was not she homeless and outcast? What right had she to be so happy, and the darkness was deepening. The forest was lonely and the magpie's song and the jackass's rippling laughter was hushed and Sue was crushing down a fear. Then the tree tops began to be touched with a silver light, and in the east, through a gap in the hills, she saw the moon rising like the forest on fire.

"There'll be light enough for you to see your way," said the farmer pointing with his whip, "supposing you've never been here before."

"I've never been here before."

"Ah, well, the moon'll be up before we're there. It's only about a mile now."

What would be the end? Now, now was the momentous change in her life. She was going to her lover, to the man who called himself her husband. Would he—would he be glad to see her? Would he accept the responsibility of wife and child gladly, or would he remember all it bound him to? She remembered her own words of wisdom and warning, all the arguments that still stood good, and yet she was going to him, and rejoicing in the thought that she was going, and the moon rose and rose up above the hill and forest and the track among the trees stood out in the white light. Then the farmer brought his horse to a stop by a big gum tree.

"Here you are, Mrs. Marsden, here are the slip panels and you can follow the wheel tracks easily enough in the moonlight. We'll put the little trunk in the hollow tree here till you can send for it. Tell Marsden I awfully sorry I can't take you any further, but I've an appointment I must keep. Now there you are," and he lifted her down and put her portmanteau inside a tree. "Now no one'll be able to see it from the road even if they come along, which isn't likely." Then he held out his hand. "I'll come over and see you in a day or two, if I may," and Sue could only say, shyly, she would be delighted to see him.

‘Well, so long, Mrs. Marsden. Gee up, little mare,” and the buggy went rattling away down the dusty track in the moonlight, and Sue was very near her journey’s end indeed.

Only half a mile now, only half a mile, and she turned and walked along by the wheel tracks. The ground was uncleared, the bracken and fern and tea-tree grew thick among the tall gum-trees on either hand, and she, remembering this hot summer night would bring out snakes, walked resolutely as much in the light as she could, and more and more anxious she grew as she neared her destination. Suppose, oh, suppose he did not want her. Would a wedding-ring make all the difference? She, an unwedded woman with his child in her arms, casting herself on his mercy, what might he say? What would he say? And slower and slower grew her footsteps along the cart track, heavier and heavier grew the sleeping child in her arms. Suppose, suppose he scorned her? Or suppose that he did not scorn her, only seemed to think there might be difficulties, as there assuredly would be, unless he was prepared to receive her as his wife, and call her such before all this little world in the forest here.

At last a cottage loomed up before her in the white light. All the trees and scrub round it had been cleared away, and from the open door streamed the yellow light of a kerosene lamp.

Sue stood still on the edge of the little clearing, and her heart beat to suffocation. It is to be feared that, if at that moment Mrs. Grant had appeared and offered her an asylum on the most humiliating terms, she would have clutched at them eagerly. Anything, anything to get away from this awful pass to which she had brought herself. For herself she would never have dared, but here was the child in her arms stirring, and for her sake she must go on. A man came out and went round to the back—not Roger, certainly not Roger, she saw that, and dragged herself on again till, leaning against one of the verandah-posts in the shadow of the house, she could see in at the uncurtained window. The room was barely enough furnished, but there were two big comfortable easy chairs, and leaning back in one of them, a pipe in his mouth and his hands behind his head, was Roger Marsden himself.

Sue wanted to cry out, she wanted to call his name, to beg and pray him to have pity on her, but her tongue refused to speak, and her heart beat almost to suffocation. He looked lonely, he looked as if he wanted her, and then came the desire to see him alone, to get it all over before that man came back, and she gathered all her failing strength together for a last effort and went slowly in at the open door.

“Roger,” her voice seemed to shriek in her own straining

ears, but it was a muffled terrified whisper to him, "Roger, Roger."

He sprang to his feet as she appeared in the doorway and stood still one moment as if he thought, as indeed he did, that his eyes must have deceived him. The white face grew whiter and more piteous as she saw his hesitation, and then in another moment he had her in his arms.

"Lovely, Lovely, you have come then. My own little wife!" His arms were straining her and his child to his breast, his lips were on hers, his hot tears were on her cheeks. The wild unutterable delight brought the tears to her eyes and the sob to her throat. Never in her wildest anticipations had she dreamt of such joy. She was all the world to him, she read it in his face, she saw it in his eyes, and she was paid ten-thousandfold for all that had gone before.

"And I was afraid, afraid," she said with a sob.

"Afraid, my sweetheart," he said wondering, "what of?"

"If you hadn't wanted me—me and baby. Oh, if you hadn't wanted us!"

"And when I shut my eyes I have pictured you standing in that doorway, oh, so often, so often, and to open them and find you there. Is it true, Sue? Is it true at last?" He pushed her down into the chair he had been sitting in, and looked down on her with the lovelight and the gladness still dancing in his eyes.

"And you look so tired, so tired, my little wife, we must mend that."

She looked down at the child on her knee. He, with sudden understanding, picked the little one up in his arms.

That crowned it all. He accepted them as his belongings, he was more than glad, and Sue's cup was full. She dropped her face in her hands and burst into passionate weeping.

"Oh, Roger, Roger, I am the happiest woman in the world."

MARY GAUNT.

(To be continued.)

INDIAN AND COLONIAL INVESTMENTS*

THE relapse that has taken place since this time last month in the prices of Colonial Government securities can be much more accurately ascribed to the political disturbance at home than can the decline in other stocks or the crisis in the Consol market, for the particular question which has led to the reorganisation of the Cabinet concerns the colonies even more intimately than the mother country.

Prices of Colonial Government stocks during the past few weeks bear evidence that they have been under influences scarcely felt in the other markets of the Stock Exchange. The general fall which occurred on the announcement of Mr. Chamberlain's resignation was experienced by Colonial stocks as severely as by any; but when, after the critical Consol settlement had been passed without any apparent disaster in the Stock Exchange, the Funds commenced their sharp recovery, the Colonial stocks exhibited their independence of the rest of the markets by waiting for the reconstruction of the Cabinet before making any appreciable upward movement. Moreover, during the sharp relapses which prices in general have since suffered—on the day of the Russo-Japanese war scare, for instance—Colonial securities stood out as the one strong feature of the markets. At the same time the main factors of the general depression, such as the glut of first-class issues awaiting absorption by the public, have not been without a share in causing the all-round decline which Colonial securities show as compared with a month ago; and the fact that the stocks are only infrequently the subject of speculation would account to some extent for their comparative steadiness. As to the influence of the money market it has turned distinctly in favour of high class investment securities. The market has passed from a position of some stringency, with expectations of a rise in the Bank rate to 5 per cent., to a state of ease. The large exports of gold for Egypt and various other demands, such as the repayment of a further block of Netherlands South African Railway bonds have

* The tabular matter in this article will appear month by month, the figures being corrected to date. Stocks eligible for Trustee investments are so designated.—Ed.

INDIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeem-able.	Price.	Yield.	Interest Payable.
INDIA.					
3½ % Stock (t)	£ 68,040,902	1931	105	3½ ¹ / ₈	Quarterly.
3 % " (t)	48,635,384	1948	96½	3½ ¹ / ₈	"
2½ % " Inscribed (t) . . .	11,892,207	1926	80	3½ ¹ / ₈	"
3½ % Rupee Paper	Rx. 5,843,690	..	65	3½ ¹ / ₈ *	Various dates.
3½ % " " 1854-5	Rx. 11,517,620	..	66	3½ ¹ / ₈ *	30 June-31 Dec.
3 % " " 1896-7	Rx. 1,316,930	1916	58	3½ ¹ / ₈	30 June-30 Dec.

(t) Eligible for Trustee investments.

* Rupee taken at 1s. 4d.

INDIAN RAILWAYS AND BANKS.

Title.	Subscribed.	Last year's dividend.	Share or Stock.	Price.	Yield.
RAILWAYS.					
Assam-Bengal, L., guaranteed 3 % .	£ 1,500,000	3	100	92	3½ ¹ / ₈
Bengal and North-Western (Limited)	2,750,000	5	100	130	3½ ¹ / ₈
Bengal Central (L) g. 3½ % + ¼th profits	500,000	5	5	5	3½ ¹ / ₈
Bengal Dooars, L.	150,000	5	100	103½	4½ ¹ / ₈
Do. Shares	250,000	4	10	10	4
Bengal Nagpur (L), gtd. 4% + ¼th profits	3,000,000	4	100	102	3½ ¹ / ₈
Bombay, Bar. & C. India, gtd., 5 % .	7,550,300	6¾ ³ / ₁₀	100	157½	3½ ¹ / ₈
Burma Guar. 2½ % and propn. of profits	2,000,000	4	100	105½	3½ ¹ / ₈
Delhi Umballa Kalka, L., guar. 3½ % + } net earnings. }	800,000	4½	100	114½	4½
East Indian "A," ann. cap. g. 4% + ½ } sur. profits (t) }	2,502,733	5½	100	119	4½ ⁹ / ₁₆ *
Do. do, class "D," repayable 1953 (t) .	4,047,267	5	100	130	3½ ¹ / ₈
Do. 4½ % perpet. deb. stock (t) . . .	1,435,650	4½	100	137	3½ ¹ / ₈
Do. new 3 % deb. red. (t)	5,000,000	3	100	93½	3½ ¹ / ₈
Great Indian Peninsula 4% deb. Stock (t)	2,701,450	4	100	123½	3½ ¹ / ₈
Do. 3% Gua. and ¼th surp. profits 1925 (t)	2,575,000	3½	100	106	3½ ¹ / ₈
Indian Mid. L. gua. 4% & ¼th surp. profits (t)	2,250,000	4	100	102	3½ ¹ / ₈
Madras, guaranteed 5 % by India (t) .	8,757,670	5	100	128	3½ ¹ / ₈
Do. do. 4½ % (t)	999,960	4½	100	118½	3½ ¹ / ₈
Do. do. 4½ % (t)	500,000	4½	100	111½	4
Nizam's State Rail. Gtd. 5 % stock .	2,000,000	5	100	122	4½ ¹ / ₁₆
Do. 3½ % red. mort. debts.	1,112,900	3½	100	95½	3½ ¹ / ₈
Rohilkund and Kumaon, Limited. . .	200,000	8	100	147½	5½ ⁷ / ₁₆
South Behar, Limited	379,580	3½	100	93	3½ ¹ / ₈
South Indian 4½ % per. deb. stock, gtd.	425,000	4½	100	137	3½ ¹ / ₁₆
Do. capital stock	1,000,000	6½	100	115	5½ ¹ / ₁₆
Sthn. Mahratta, L., 3½ % & ¼ of profits	3,500,000	5	100	104	4½ ¹ / ₈
Do. 4 % deb. stock	1,195,600	4	100	109	3½ ¹ / ₈
Southern Punjab, Limited	966,000	4	100	98	4½ ¹ / ₁₆
Do. 3½ % deb. stock red.	500,000	3½	100	96	3½ ¹ / ₈
West of India Portuguese, guar. L. .	800,000	5	100	88	5½ ¹ / ₁₆
Do. 5 % debenture stock.	550,000	5	100	108	4½ ¹ / ₁₆
BANKS.					
	Number of Shares.				
Chartered Bank of India, Australia, } and China }	40,000	10	20	43½	4½ ¹ / ₁₆
National Bank of India	40,000	10	12½	28	4½ ⁷ / ₁₆

(t) Eligible for Trustee investments.

* The yield given makes no allowance for extinction of capital.

resulted in no hardening of money rates, and it is generally expected now that the 4 per cent. rate will suffice until the end of the year.

India $2\frac{1}{2}$ per cent. stock has fallen to 80, but the other Indian Government securities show little change. The railways, however, have suffered from weakness all round in spite of the Government report on their working during the past year which on the whole is regarded as eminently satisfactory. The heaviest fall is that of no less than eight points in Bombay, Baroda and Central India stock, and that is probably connected with attention having been drawn to the fact that the Company's contract, which appears to be a bad one for the Government, expires in a year or two.

One looks in vain to Canada for any visible cause for the depression in her securities. Her finances seem to be in an exceptionally strong position thanks partly to the cycle of prosperity which she has been enjoying and which everyone hopes may long last. From the returns recently published it appears that the revenue of the Dominion for the fiscal year ended with June was 66 million dollars, 8 million in excess of that for the preceding year, and a million more than the estimate. The ordinary expenditure, including $2\frac{1}{2}$ million dollars for sinking funds, was $51\frac{1}{2}$ million dollars, leaving a difference of $14\frac{1}{2}$ million dollars against half that sum for 1901-2. During the past year the debt per head of the population has been reduced from nearly 50 dollars to 45.2 dollars. With such a satisfactory exchequer the Dominion was in the fortunate position, more fortunate than one of her Australian sisters, of being able to pay off in cash the loans of two millions sterling which fell due for repayment on October 1st, thus avoiding the necessity of continuing the loan which in these unpropitious days for borrowing colonies is a costly process.

The securities of the Canadian railway companies have been very weak, but this has been due to speculative trouble, especially in Montreal, and not to any intrinsic cause. True some disappointment attended the publication of the Grand Trunk monthly statement, but the company has made a distinct success in the placing of its issue of £750,000 guaranteed stock, 90 per cent. of the applicants being stockholders. The report of the company shows that in the first half of this year the increase in receipts was unfortunately nearly balanced by the increase in expenditure; and at the meeting there were some complaints regarding the high ratio of working expenses, the causes for which the chairman affirmed were beyond the control of the board and of a temporary nature. The new Grand Trunk Pacific Railroad Bill has been passed by both Houses of the Legislature but a further Bill promoted by the Government itself for the

extension of the scheme is under discussion in the Senate. The connection, if any, that the Grand Trunk Company is to have with the working of the new railroad is yet to be decided by the stockholders, but it is quite evident that the directors are bent upon entering on extensive shares in the speculation. Canadian Pacific shares have fallen considerably, rumours being circulated of new capital issues; but the real cause of decline is unloading by American speculators. The shares of the Canadian land com-

CANADIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.	
4 % Inter-colonial)	Guaranteed by	1,500,000	1908	100	4	} 1 Apr.—1 Oct.
4 % ")	Great	1,500,000	1910	103	3 $\frac{1}{8}$	
4 % ")	Britain.	1,700,000	1913	104	3 $\frac{1}{8}$	
4 % 1874-8 Bonds .	4,099,700	1904-8†	102	3 $\frac{9}{16}$	} 1 May—1 Nov.	
4 % " Ins. Stock	7,900,800		102	3 $\frac{9}{16}$		
4 % Reduced Bonds .	2,209,321	1910	103	3 $\frac{1}{8}$	} 1 Jan.—1 July.	
4 % " Ins. Stock	4,233,815		103	3 $\frac{1}{8}$		
3 $\frac{1}{2}$ % 1884 Ins. Stock .	4,605,000	1909-34*	101	3 $\frac{3}{8}$	1 June—1 Dec.	
4 % 1885 Ins. Stock .	3,499,900	1910-35*	105	3 $\frac{1}{8}$	} 1 Jan.—1 July.	
3 % Inscribed Stock (†)	10,101,321	1938	100	3		
2 $\frac{1}{2}$ % " " (†)	2,000,000	1947	88	3	1 Apr.—1 Oct.	
PROVINCIAL.						
BRITISH COLUMBIA.						
3 % Inscribed Stock .	1,324,760	1941	88	3 $\frac{5}{8}$	1 Jan.—1 July.	
MANITOBA.						
5 % Debentures . .	346,700	1910	105	4 $\frac{3}{16}$	} 1 Jan.—1 July.	
5 % Sterling Bonds .	308,000	1923	113	4 $\frac{1}{16}$		
4 % " Debs. .	205,000	1928	103	3 $\frac{1}{8}$	1 May—1 Nov.	
NOVA SCOTIA.						
3 % Stock	164,000	1949	92	3 $\frac{5}{16}$	1 Jan.—1 July.	
QUEBEC.						
5 % Bonds	1,199,100	1904-6	101 $\frac{1}{2}$	4 $\frac{3}{8}$	1 May—1 Nov.	
3 % Inscribed . . .	1,890,949	1937	86	3 $\frac{1}{2}$	1 Apr.—1 Oct.	
MUNICIPAL.						
Hamilton (City of) 4 %	482,800	1934	101	3 $\frac{1}{8}$	1 Apr.—1 Oct.	
Montreal 3 % Deb. Stock	1,440,000	permanent	89	3 $\frac{3}{8}$	} 1 May—1 Nov.	
Do. 4 % Cons. " . .	1,821,917	1932	107	3 $\frac{5}{8}$		
Ottawa 6 % Bonds . .	92,400	1904	101	5	1 Apr.—1 Oct.	
Quebec 4 % Debs. . .	385,000	1923	103	3 $\frac{1}{8}$	} 1 Jan.—1 July	
Do. 3 $\frac{1}{2}$ % Con. Stock .	351,797	drawings	96	3 $\frac{1}{8}$		
Toronto 5 % Con. Debs.	136,700	1919-20	109	4 $\frac{1}{2}$	} 1 Jan.—1 July.	
Do. 4 % Stg. Bonds . .	300,910	1922-28†	101	3 $\frac{1}{8}$		
Do. 4 % Local Impt. .	412,544	1913	100	4		
Do. 3 $\frac{1}{2}$ % Bonds . . .	1,059,844	1929	98	3 $\frac{5}{8}$		
Vancouver 4 % Bonds	121,200	1931	100	4	1 Apr.—1 Oct.	
Do. 4 % 40-year Bonds	117,200	1932	100	4	7 Feb.—7 Aug.	
Winnipeg 5 % Debs. .	138,000	1914	106	4 $\frac{7}{16}$	30 Apr.—31 Oct.	

* Yield calculated on earlier date of redemption.

† Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

(†) Eligible for Trustee investments.

CANADIAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up per Share.	Price.	Yield
RAILWAYS.					
Canadian Pacific Shares . .	\$84,500,000	5	\$100	121½	4½
Do. 4 % Preference	£6,678,082	4	100	105	3½
Do. 5 % Stg. 1st Mtg. Bd. 1915	£7,191,500	5	100	111	3½
Do. 4 % Cons. Deb. Stock . .	£13,518,956	4	100	111	3½
Grand Trunk Ordinary . . .	£22,475,985	nil	Stock	15½	nil
Do. 5 % 1st Preference . . .	£3,420,000	5	"	111	4½
Do. 5 % 2nd "	£2,530,000	5	"	99	5
Do. 4 % 3rd "	£7,168,055	1	"	45½	2
Do. 4 % Guaranteed	£5,219,794	4	"	103	3½
Do. 5 % Perp. Deb. Stock . .	£4,270,375	5	100	133½	3½
Do. 4 % Cons. Deb. Stock . .	£10,393,966	4	100	106	3½
BANKS AND COMPANIES.					
Bank of Montreal	60,000	10	\$200	500	4
Bank of British North America	20,000	6	50	65	4½
Canadian Bank of Commerce .	\$8,000,000	7	\$50	16	4½
Canada Company	8,319	60s.	1	35½	8½
Hudson's Bay	100,000	22s. 6d.	11*	34	9½
Trust and Loan of Canada . .	50,000	7	5	4½	7½
Do. new	25,000	7	3	2½	7½
British Columbia Electric) Ord.	£210,000	4	Stock	84½	4½
Railway) Pref.	£200,000	5	Stock	93½	5½

* £2 capital repaid July 1903.

NEWFOUNDLAND GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
3½ % Sterling Bonds .	2,178,800	1941-7-8	90	4	} 1 Jan.—1 July.
3 % Sterling " .	325,000	1947	79	4	
4 % Inscribed " .	320,000	1913-38*	103	3½	
4 % " Stock .	509,342	1935	107	3½	
4 % Cons. Ins. .	200,000	1936	107	3½	

* Yield calculated on earlier date of redemption.

panies have also been weak in spite of the encouraging reports of agricultural work in the Dominion.

Australian Government stocks have again had a bad month, and quotations have established fresh low records. Needless to say, the market in these securities is entirely dominated by the gloom prevailing in other departments, for there is absolutely nothing in the condition of Australian affairs to account for the continuous fall in prices. On the contrary, prospects are brighter than they have been for a long time past, and the present level of quotations seems to afford a good opportunity for the genuine investor. Nearly everyone of the 3 per cent. stocks has been marked down to about 85, at which price the yield, inclusive of redemption, works out, in most cases, at some-

where about 4 per cent. And it must be remembered that these stocks are available for investment by trustees. A large portion of these issues has never been absorbed by the public and they are particularly sensitive to market influences. The older $3\frac{1}{2}$ per cent. stocks and the bond issues, mostly held by real investors, have not depreciated to the same extent, and there has evidently been no pressure of sales. Latest reports, in fact, indicate that some demand has arisen, and quotations have recovered from the lowest points.

Much interest has been felt for some time regarding the arrangements that would be made by the Victorian Government for the repayment of the £5,000,000 $4\frac{1}{2}$ per cent. bonds, maturing on January 1st. And it is unfortunate that the State, which has made such strenuous efforts to put its finances in order, should have so large an obligation to meet at so unpropitious a time, when a conversion on favourable terms is quite out of the question. It is now known that holders of existing bonds will be offered the option of taking in exchange for every £100 held, either £108 of Victorian $3\frac{1}{2}$ per cent. stock 1929-49, or £100 Victorian Treasury Bonds due July 1st, 1906, and £1 5s. cash payment. The Treasury Bonds may be converted at any time up to December 31st, 1905, into £104 of Victorian $3\frac{1}{2}$ per cent. Stock 1929-1949. Debentures not lodged for conversion by November 4th will be paid off at par on January 1st. No doubt underwriting has been resorted to, as the State could not afford to risk a failure, but the terms seem sufficiently favourable to induce present holders to exchange. The knowledge that this operation was impending has been rather a drag upon the market and helped no doubt to depress quotations, so the announcement that satisfactory arrangements have been effected is exercising a favourable influence.

Since last month, reports of budget statements by four of the Australian State Treasurers have come to hand. Comment has previously been made upon last year's results in the cases of New South Wales and Victoria. It is worth mentioning, however, that the actual surplus obtained by the latter State was £194,000, or £44,000 more than the approximate figure originally announced. The estimates for the current year are based upon small increases, both in revenue and expenditure, but the actual receipts for the first quarter exhibit a decrease of £54,491. A surplus of £230,000, including last year's £194,000, is anticipated, but this will be nearly all absorbed by reductions in income tax, restoration of percentage deductions from Civil Service salaries, reduction of debt and other minor allocations. The New South Wales estimates are also reckoned on the expectation of increased revenue, and foreshadow a surplus of £33,000,

to be applied in reduction of previous deficits. Strict economy is promised for some years to come. Mr. Waddell makes the interesting announcement that the rents from the Government's Darling Harbour purchases have covered working expenses and interest, besides leaving a small surplus of profit. He estimates that within thirty-five years the surplus rents will provide a fund sufficient to pay off the whole cost of purchase, totalling, when completed, about £4,450,000.

The South Australian Treasurer managed to secure last year the modest surplus of £3492, and anticipates for the current year the still more modest one of £1143. There is nothing showy about these figures, but it is some satisfaction to be able to make

AUSTRALIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
NEW SOUTH WALES.					
4 % Inscribed Stock (t)	9,686,800	1933	107	3 $\frac{9}{8}$ %	1 Jan.—1 July.
3 $\frac{1}{2}$ % " " (t)	16,500,000	1924	97	3 $\frac{5}{8}$ %	} 1 Apr.—1 Oct.
3 % " " (t)	12,500,000	1935	86	3 $\frac{3}{4}$ %	
VICTORIA.					
4 $\frac{1}{2}$ % Bonds	5,000,000	1904	102	..	1 Jan.—1 July.
4 % Inscribed, 1882-3	5,421,800	1908-13†	101	3 $\frac{1}{8}$ %	1 Apr.—1 Oct.
4 % " 1885 (t)	6,000,000	1920	104	3 $\frac{1}{4}$ %	} 1 Jan.—1 July.
3 $\frac{1}{2}$ % " 1889 (t)	5,000,000	1921-6†	96	3 $\frac{3}{4}$ %	
4 % "	2,107,000	1911-26*	101	4	
3 % " (t)	5,559,343	1929-49†	86	3 $\frac{5}{8}$ %	
QUEENSLAND.					
4 % Bonds	10,267,400	1913-15†	101	3 $\frac{7}{8}$ %	} 1 Jan.—1 July.
4 % Inscribed Stock (t)	7,939,000	1924	106	3 $\frac{5}{8}$ %	
3 $\frac{1}{2}$ % " " (t)	8,616,034	1921-30†	95	3 $\frac{1}{2}$ %	
3 % " " (t)	4,274,213	1922-47†	87	3 $\frac{9}{16}$ %	
SOUTH AUSTRALIA.					
4 % Bonds	6,586,700	1907-16†	100	4	1 Jan.—1 July.
4 % "	1,365,300	1916	100	4	} 1 Apr.—1 Oct.
4 % Inscribed Stock .	6,222,900	1916-36*	102	3 $\frac{7}{8}$ %	
3 $\frac{1}{2}$ % " " (t)	2,517,800	1939	99	3 $\frac{3}{4}$ %	} 1 Jan.—1 July.
3 % " " (t)	839,500	1916-26†	87	3 $\frac{7}{8}$ %	
3 % " " (t)	2,760,100	After 1916†	87	3 $\frac{9}{16}$ %	
WESTERN AUSTRALIA.					
4 % Inscribed	1,876,000	1911-31*	101	3 $\frac{7}{8}$ %	15 Apr.—15 Oct.
3 $\frac{1}{2}$ % " (t)	2,330,000	1920-35*	96	3 $\frac{1}{8}$ %	} 1 May—1 Nov.
3 % " (t)	3,750,000	1915-35†	87	3 $\frac{1}{8}$ %	
3 % " (t)	2,500,000	1927†	87	3 $\frac{7}{16}$ %	15 Jan.—15 July.
TASMANIA.					
3 $\frac{1}{2}$ % Inschd. Stock (t)	3,456,500	1920-40*	99	3 $\frac{9}{16}$ %	} 1 Jan.—1 July.
4 % " " (t)	1,000,000	1920-40*	107	3 $\frac{7}{16}$ %	
3 % (t)	450,000	1920-40*	89	3 $\frac{1}{4}$ %	

* Yield calculated on earlier date of redemption.

† Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

‡ No allowance for redemption.

(£) Eligible for Trustee investments.

AUSTRALIAN MUNICIPAL AND OTHER BONDS.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Melbourne & Met. Bd. of Works 4% Debs.	1,000,000	1921	100	4	1 Apl.—1 Oct.
Do. City 4% Debs.	850,000	1915-22*	101	4	1 Jan.—1 July
Do. Harbour Trust Comrs. 5% Bds.	500,000	1908-9	102½	4 7/8	
Do. 4% Bds.	1,250,000	1918-21*	101	3 1/8	
Melbourne Trams Trust 4½% Debs.	1,650,000	1914-16*	105	4	1 Jan.—1 July.
S. Melbourne 4½% Debs.	128,700	1919	101	4 7/8	1 Jan.—1 July.
Sydney 4% Debs.	640,000	1912-13	101	3 1/2	
Do. 4% Debs.	800,000	1919	101	3 1/8	

* Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

AUSTRALIAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up.	Price.	Yield.
RAILWAYS.					
Emu Bay and Mount Bischoff	12,000	2½	5	3½	3 9/8
Do. 4½% Irred. Deb. Stock	£190,900	4½	100	97½	4 1/8
Mid. of Western Australia 6% Debs.	£670,000	nil	100	42½	nil
Do. 4% Deb. Bonds, Guaranteed	£500,000	4	100	101	3 1/8
BANKS AND COMPANIES.					
Bank of Australasia	40,000	11	40	86	5 5/8
Bank of New South Wales	100,000	10	20	40½	5
Union Bank of Australia £75	60,000	8	25	41	4 1/8
Do. 4% Inscribed Stock Deposits	£750,000	4	100	99	4 1/8
Australian Mort. Land & Finance £25	80,000	nil	5	2½	nil
Do. 4% Perp. Deb. Stock	£1,900,000	4	100	95½	4 1/8
Dalgety & Co. £20	154,000	5½	5	4½	6½
Do. 4½% Irred. Deb. Stock	£620,000	4½	100	110½	4 1/8
Do. 4%	£1,643,210	4	100	100½	4
Goldsbrough Mort & Co. 4% A Deb. Stock Reduced	£1,234,350	4	100	66½	6
Do. B Income Reduced	£740,610	4	100	36½	11
Australian Agricultural £25	20,000	£2½	21½	58½	4 1/8
South Australian	14,200	11½	20	49	4 1/8
Trust & Agency of Australasia	42,479	nil	1	..	..
Do. 5% Cum. Pref.	87,500	5	10	9	5 9/8
Met. of Melb. Gas 5% Debs. 1908-12.	£560,000	5	100	102½	4 9/8
Do. 4½% Debs. 1918-22-24	£250,000	4½	100	101	4 7/8

both ends meet during a period of severe depression. Western Australia was fortunate enough to realise a surplus of £231,659 on the past year's operations. This apparently will be swallowed up during the current year, for the treasurer's estimate of receipts, including the above surplus, is £3,844,859, while the expenditure is set down at £3,843,347, leaving a margin of only £1512. Western Australia has to reckon each year with reduced receipts from the Commonwealth under the sliding scale, but, owing to the prosperous condition of affairs in that State, the general

revenue shows a healthy expansion. All the Treasurers agree in regarding the outlook for the ensuing season as most promising. Especially is this the case with regard to the wheat crop which last year was a disastrous failure; this year a record yield is expected, and instead of importations being required there will, no doubt, be a surplus for exportation.

For several years past the New Zealand budget statements have formed interesting and pleasant reading. That for the year ended 31st March last is no exception. The revenue yielded a total sum of £6,447,435, and the expenditure amounted to £6,214,019, there being thus a surplus of £233,416 or £303,905, including £70,489 brought forward from the preceding year. The estimate of revenue for the current year is £6,528,600, and of

NEW ZEALAND GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
5 % Bonds	266,800	1914	107½	4½	15 Jan.—15 July.
5 % Consolidated Bonds	236,400	1908	101	4½	Quarterly.
4 % Inscribed Stock (t)	29,150,302	1929	107	3½	1 May—1 Nov.
3½ % " " (t)	6,161,167	1940	101	3½	1 Jan.—1 July.
3 % " " (t)	6,884,005	1945	90	3½	1 Apr.—1 Oct.

(t) Eligible for Trustee investments.

NEW ZEALAND MUNICIPAL AND OTHER SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Auckland 5% Deb.	200,000	1934-8*	111½	4½	1 Jan.—1 July.
Do. Hbr. Bd. 5% Debs.	150,000	1917	105	4½	10 April—10 Oct.
Bank of New Zealand 4 % Gua. Stock†	£2,000,000	—	99½	4½	Apr.—Oct.
Christchurch 6% Drain- age Loan	200,000	1926	126½	4½	30 June—31 Dec.
Dunedin 5% Cons.	312,200	1908	101	4½	1 Apr.—1 Oct.
Lyttleton Hbr. Bd. 6% Debs.	200,000	1929	126½	4½	1 Jan.—1 July.
Napier Hbr. Bd. 5% Debs.	300,000	1920	106	4½	1 Jan.—1 July.
Do. 5% Debs.	200,000	1928	104	4½	1 Jan.—1 July.
National Bank of N.Z. £7½ Shares £2½ paid	100,000	div. 10 %	4½	5½	Jan.—July.
New Plymouth Hbr. Bd. 6% Debs.	200,000	1909	104½	5½	1 May—1 Nov.
Oamaru 5% Bds.	173,800	1920	91	5½	1 Jan.—1 July.
Otago Hbr. Cons. Bds. 5%	417,500	1934	107	4½	1 Jan.—1 July.
Wellington 6% Impts. Loan	100,000	drawings	118½	5½	1 Mar.—1 Sept.
Do. 6% Waterworks	130,000	"	123½	4½	1 Mar.—1 Sept.
Do. 4½% Debs.	165,000	1933	104	4½	1 May—1 Nov.
Westport Hbr. 4% Debs.	150,000	1925	102	3½	1 Mar.—1 Sept.

* Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

† Guaranteed by New Zealand Government.

expenditure £6,255,857, leaving a surplus of £272,743. There should thus be a credit balance on March 31st, 1904, of £576,648, but a considerable portion of this will be transferred to the Public Works Fund. As regards loan receipts it is interesting to note that over £1,000,000 was raised in the colony last year on short dated 4 per cent. debentures issued direct from the treasury, and altogether nearly £7,000,000 has been raised by this means during

SOUTH AFRICAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
CAPE COLONY.					
4½ % Bonds . . .	£ 970,900	dwgs.	103	4½	15 Apr.—15 Oct.
4 % 1883 Inscribed . .	3,733,195	1923	107	3½	1 June—1 Dec.
4 % 1886 . . .	9,997,566	1916—36*	103	3½	15 Apr.—15 Oct.
3½ % 1886 " . . .	8,215,080	1929—49*	99	3½	1 Jan.—1 July.
3 % 1886 " . . .	7,448,367	1933—43*	86	3½	1 Feb.—1 Aug.
NATAL.					
4½ % Bonds, 1876 . . .	758,700	1919	107	3½	15 Mar.—15 Sep.
4 % Inscribed . . .	3,026,444	1937	113	3½	Apr.—Oct.
3½ % " . . .	3,714,917	1939	100	3½	1 June—1 Dec.
3 % " . . .	6,000,000	1929—49*	90	3½	1 Jan.—1 July.

* Yield calculated on earlier date of redemption.

SOUTH AFRICAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up.	Price.	Yield.
RAILWAYS.					
Mashonaland 5 % Debs.	£2,500,000	5	100	101	4½
Northern Railway of the S. African } Rep. 4 % Bonds.	£1,500,000	nil	100	91½	nil
Pretoria-Pietersburg 4 % Debs. Red. . .	£1,005,400	4	100	100	4
Rhodesia Rlys. 5 % 1st Mort. Debs. } guar. by B.S.A. Co. till 1915. . . . }	£2,000,000	5	100	105	4½
Royal Trans-African 5 % Debs. Red. . .	£1,814,877	5	100	85½	5½
BANKS AND COMPANIES.					
Robinson South African Banking . . .	1,500,000	7½	1	1½	6
African Banking Corporation £10 shares	80,000	6	5	5½	4½
Bank of Africa £18½	120,000	12½	6½	12½	6½
Standard Bank of S. Africa £100 . . .	50,000	18	25	86	5½
Ohlsson's Cape Breweries	30,000	52	5	23	11
South African Breweries	750,000	30	1	2½	10
British South Africa (Chartered) . . .	4,568,392	nil	1	2½	nil
Do. 5 % Debs. Red.	£1,250,000	5	100	104	4½
Natal Land and Colonization	34,033	15	5	8	9½
Cape Town & District Gas Light & Coke	10,000	10	10	15	6½
Kimberley Waterworks £10.	45,000	5	7	5	7
South African Supply and Cold } Ord.	300,000	£4	1	..	..
Storage } Pref.	150,000	7	1	..	..

the last three years. The amount of loan money in hand is considered sufficient to preclude the necessity of further borrowing before the 31st of March, but power is taken to raise £1,000,000 for requirements accruing after that date. Mr. Seddon expects to obtain this money without recourse to the London market.

The labour problem continues to be the all-important factor in South African affairs, and the report of the Labour Commission is, at the time of writing, expected daily. Meanwhile Mr. Skinner, the Commissioner of the Chamber of Mines, has reported in favour of the importation of Chinese, but he urges the policy of increasing the number of Kaffirs employed in the mines by every means possible, in view of a time when native labour will be sufficient for all local requirements. The official returns for September as to labour at the mines give the net increase on the month as only 238 natives, the number having been affected by the allotment of nearly 1800 natives to the railways. Arrangements have already been made, with the approval of the Portuguese Government, for the recruiting of natives during the next two years in the territories of the Nyassa Company.

The scarcity of labour has severely affected the gold output, the return for September showing very small increase. This table gives the official monthly returns to date, those since the war being in fine gold :—

	1903.		1902.	1901.	1899.
	oz.	value.	oz.	oz.	oz.
January	199,279	..	70,340	..	431,010
February	196,513	..	81,405	..	425,166
March	217,465	..	104,127	..	464,036
April	227,871	..	119,588	..	460,349
May	234,125	£ 994,505	138,602	7,478	466,452
June	238,820	1,012,322	142,780	19,779	467,271
July	251,643	1,068,917	149,179	25,960	478,493
August	271,918	1,155,039	162,750	28,474	482,108
September	276,197	1,173,211	170,802	31,936	426,556
October	..	..	181,439	33,393	19,906
November	..	..	187,375	39,075	61,780
December	..	..	196,023	52,897	73,670
Total	2,113,331	..	1,704,410	238,992	4,256,797

Another excellent South African bank report, that of the Standard Bank, has been issued, and at the meeting the chairman reviewed the position of affairs in South Africa hopefully enough. The 18 per cent. dividend has been maintained, and it is satisfactory to note that the whole amount of the commandeered gold has been written off, on the failure of the company to obtain a restoration of the amount from the Imperial Government, although the chairman holds out hope that the Government may even yet reconsider its decision.

The shares of the British South Africa Company have fallen during the month to $2\frac{1}{4}$ being $1\frac{1}{2}$ points below the highest price of the year. The Rhodesian gold output again shows a decline on the month. The following table gives the official returns for the past few years :—

	1903.	1902.	1901.	1900.	1899.
	oz.	oz.	oz.	oz.	oz.
January	16,245	15,955	10,697	5,242	6,371
February	17,090	13,204	12,237	6,233	6,433
March	19,626	16,891	14,289	6,286	6,614
April	20,727	17,559	14,998	5,456	5,755
May	22,137	19,698	14,469	6,554	4,939
June	22,166	15,842	14,863	6,185	6,104
July	23,571	15,226	15,651	5,738	6,031
August	19,187	15,747	14,734	10,138	3,177
September	18,741	15,164	13,958	10,749	5,653
October	..	16,849	14,503	10,727	4,276
November	..	15,923	16,486	9,169	4,671
December	..	16,210	15,174	9,463	5,289
Total	179,490	194,268	172,059	91,940	65,313

The securities of the Crown Colonies have not been much affected by the prevailing weakness. The only declines are in

CROWN COLONY SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Barbadoes $3\frac{1}{2}\%$ ins. . .	375,000	1925-42†	99	$3\frac{2}{5}\%$	1 Mar.—1 Sep.
Brit. Guiana 3% ins. . .	250,000	1923-45*	90	$3\frac{1}{2}\%$	1 Feb.—1 Aug.
Ceylon 4% ins.	1,076,100	1934	112	$3\frac{3}{4}\%$	15 Feb.—15 Aug.
Do. 3% ins.	2,450,000	1940	94	$3\frac{1}{2}\%$	1 May—1 Nov.
Hong-Kong $3\frac{1}{2}\%$ ins. (t)	341,800	1918-43*	$99\frac{1}{2}$	$3\frac{1}{2}\%$	15 Apr.—15 Oct.
Jamaica 4% ins.	1,098,907	1934	106	$3\frac{1}{8}\%$	15 Feb.—15 Aug.
Do. $3\frac{1}{2}\%$ ins.	1,449,800	1919-49*	100	$3\frac{1}{2}\%$	24 Jan.—24 July.
Mauritius 3% guar. } Great Britain (t) . . . }	600,000	1940	$98\frac{1}{2}$	$3\frac{1}{8}\%$	1 Jan.—1 July.
Do. 4% ins.	482,390	1937	110	$3\frac{1}{2}\%$	1 Feb.—1 Aug.
Trinidad 4% ins. (t) . .	422,593	1917-42*	102	$3\frac{1}{2}\%$	15 Mar.—15 Sep.
Do. 3% ins. (t)	600,000	1926-44†	91	$3\frac{7}{8}\%$	15 Jan.—15 July.
Hong-Kong & Shang- hai Bank Shares . . . }	80,000	Div. £3½	66	$5\frac{5}{8}\%$	Feb.—Aug.

* Yield calculated on shorter period.

† Yield calculated on longer period.

(t) Eligible for Trustee investments.

Ceylon Threes and in the $3\frac{1}{2}\%$ per cent. stock of the Far Eastern Colony of Hong Kong.

TRUSTEE.

October 16th, 1903.

LETTERS TO THE EDITOR

I.

AN IMPERIAL COUNCIL FOR THE EMPIRE

To the Editor of THE EMPIRE REVIEW.

SIR,—During the first few decades of the last century, when the country became ripe for reform, a Bill to that end passed through Parliament after being buffeted about in many a fierce contest between the opposing political factions of the time. At that period of our history the nation entered upon a new *régime* of political, social and industrial development and improvement, by which the *morale* of the nation was raised to a higher plane. The dawn of another century again sees the country grappling fiercely with countless problems, and at a disadvantage owing to lack of reform in many channels. For our position since the days of the Reform Bill has developed from a small kingdom to that of a powerful world-wide Empire; surely a unique change, the importance of which we have been slow to realise.

The commencement, therefore, of this century, as the beginning of the last, discloses the nation in need of legislative reform. And a change vitally needed is the reforming of the Houses of Parliament at Westminster, making them Imperial in fact as well as in name. The time has arrived for securing representation to our powerful self-governing colonies in the councils of the Empire, thereby bringing them into closer communication with the motherland, forming a more compact Empire both as regards political and economic conditions, and for the common defence of its several parts. Occasional Colonial Conferences, admirable in their way, have so far been of no great practical use, little having been achieved beyond assurances of loyalty, good-will, and interchanges of courtesies. But the establishment of a permanent "Imperial Council" at Westminster, consisting of prominent members of the Home and Colonial Governments, together with representatives of the more important Crown Colonies, meeting annually and holding sittings concurrently with Parliament, could not fail to be of great assistance towards the further progress of the Empire.

I would suggest that six principal ministers of the existing administration be made members of this council, namely: the

Prime Minister, the Secretaries of State for the Colonies, India, Foreign Affairs, and War, and the First Lord of the Admiralty, together with several ministers from the preceding Cabinet, who would become *ex officio* members. With regard to Indian representation, four members of the Indian Council, one for each of the governed provinces, should on their retirement from India become members of the Imperial Council. The several self-governing colonies might be represented by their Agents-General, together with a limited number of their prominent citizens who have held office; whilst the more important of the Crown Colonies could be divided into groups, each group returning a member. A preference should, if possible, be given to Colonial Premiers on their retirement from the premiership by offering them the position of Agents-General, and in this way securing their services as Imperial Councillors.

As to the mode of appointing members for the Imperial Council from the several parts of the Empire, I would venture to suggest that all candidates from the self-governing colonies should be elected by their Federal Council or Parliament, those from India being nominated by the Viceroy in council, whilst those from the Crown Colonies should be nominated by their different legislatures. Finally, all should receive their appointment from the King, who would reserve the right of veto.

This Imperial body would then become the King's Privy Council, and advise on all Imperial matters. In the present condition of things, the House of Commons is overworked and has as much as it can do to legislate for the United Kingdom. The time is, therefore, approaching when something must be done to relieve the House of Commons of extra burdens. And the establishment of this Council would go some way towards effecting this end. It would also be a step towards Imperial Federation, and help to solve the problems of Imperial Defence, Customs Union, and numerous other questions on which must depend the future welfare and existence of this Empire. I confess an Imperial Council such as I propose might at first prove more ornamental than useful, but that condition of things would be of short duration. A body of public men selected from all parts of the King's dominions, debating and advising the Imperial authorities on questions for the good of the Empire, would wield in time a very important influence over their respective legislatures.

For some months past the burden of Imperial Defence, carried upon the somewhat overloaded shoulders of the motherland, and the unwillingness of the colonies to contribute towards the upkeep of the united services, has been freely discussed in Parliament and in the press. Some colonists plead that they do not consider it their duty to pay out money for such purposes, not having a

voice in our councils nor any control over the expenditure. In Canada, it is common knowledge that many are in favour of contributions to the Navy, if in return they receive representation and a voice in the foreign policy of the Empire. And Sir Wilfrid Laurier is reported to have said, "If you want our aid call us to your councils." An Imperial Council would overcome the difficulty, and lay the foundation-stone of a United Empire.

CHARLES E. T. STUART-LINTON.

II.

SIDELIGHTS ON FRENCH SOCIAL LIFE

To the Editor of THE EMPIRE REVIEW.

WITH your permission I should like to make a few additions to my article which appeared under the above name in your March issue.

One feature in the present anti-clerical policy of the Combes Ministry deserves special notice as illustrating a peculiar feature in French social life. It may be roughly estimated that about ten thousand nuns from the closed convents have found their way to Belgium and England with the intention of founding in these countries religious schools for girls similar to those of the dissolved orders in France and of attracting thither a French *clientèle*.

It has been an almost invariable practice from time immemorial for French mothers to send their girls to convent schools and to keep them there until opportunity occurred for a suitable marriage. From the convent to matrimony was the rule. I remember a lady being asked whether she intended to take a larger apartment now that her daughter was grown up. She replied in the negative, alleging that her daughter was going to be married in six months and therefore no fresh arrangements were necessary. Every French girl has a dowry, "a dot," and the value of this determines the eligibility of future husbands. No dowry, no husband. Hence French parents put aside money for their daughters from the very commencement of their own matrimonial lives. It will be seen, therefore, that there is a great difference between French and English ideas of marriage, and to understand France and its people properly this difference must be fully recognised, since the French ideas on the subject form the basis of French society and explain much that to the English mind is almost incomprehensible. The truth is, a French girl buys her husband, and the family are responsible for the value of the purchase.

Now that the schools are closed what is to be done with the girls? The natural alternative, that of sending them to the lay

schools, is out of the question, because as far as social opinion is concerned these institutions do not present the same guarantees as the convent schools. A tacit convention obtains, even in Catholic families of the more advanced Republican type, that the fathers should control the education of the boys, while the mothers should be free to bring up their daughters in the manner consecrated by tradition, which is itself based on social usages and prejudices. Unless, therefore, the present French Government changes its policy as far as the nuns' schools are concerned, it is not unlikely that many future mothers of France will receive, if not an English training, at any rate a training in England. So interesting an experiment will be watched on both sides of the Channel, and should assist in the promotion of an Anglo-French understanding among future generations of French men and women.

The French *bourgeoisie* begins very low down in the French social scale—at the actual *ouvrier en blouse* who works for wages, and ends at the noble and exclusive coteries of the Faubourg Saint Germain. This wide extension of the French middle-class gives, with few exceptions, a certain uniformity and polish of manner which is curious. Strictly speaking, there is no vulgarity; and when the men, and especially the women, rise to a higher plane in the social system they generally conduct themselves as if they had been accustomed to the surroundings all their lives. French women invariably dress well and in the prevailing mode, and they glide unostentatiously into the conventions of society without abandoning their occupation, or even thinking that it is necessary to do so. Let me give an instance of what I mean. The female cashier of a Paris restaurant married the *chef de cuisine* of an important hotel. Every day, about three o'clock, the husband sent his wife a carriage and pair of horses, and the lady, dressed in the best mode, took her children for a drive in the Bois de Boulogne. Once I ventured to remark to the lady that, seeing her husband was in such a good position I wondered she remained cashier to the restaurant. Without hesitation she replied: "I must think of the children, the money I earn will be useful to them." In a word, the French "snob," whether male or female, is almost unknown.

Access to "Society" in France is just as difficult as in England. There is an "upper ten thousand" but it is not the inner circle of French Society, the reason being that political power is in the hands of the *bourgeoisie*, and the aristocratic element of the noble faubourg does not count. On the other hand it is easy to enter Paris cosmopolitan society. The *modus operandi* is as follows. On arriving in Paris the stranger takes a sumptuous apartment and issues invitations for a grand banquet. All is done without his intervention. The contractor and the

banquet provide the guests. He "orders" a certain number of dukes, marquises, and barons, all decorated. These gentlemen accept with pleasure and partake of the stranger's hospitality. And the guests are genuine enough, even if a few might have some difficulty in proving their patent of nobility. The banquet over, the curtain descends, the contractor's bill is promptly settled, and next day the Society newspapers will say: "The great Mr. —, who has just arrived in Paris, gave a splendid entertainment last evening at his palatial residence, etc." Following this announcement will be a muster-roll of aristocratic names sufficient to attract the attention which is required. And the stranger of the day before may be said to be "launched."

The Chamber of Deputies in no way resembles the House of Commons either as to origin or working. Deputies are mainly drawn from the ranks of men who have proved unsuccessful in their professions, the majority being lawyers without briefs or doctors without a *clientèle*. Advocates are perhaps the more numerous, doubtless because they can make a flaming speech at the Tribune, and have some acquaintance with law as far as concerns the Chamber. All deputies are nominees of the local committees representing the predominant faction in the respective departments to whom they are responsible. The consequence of this system is that the deputy cannot be independent but must implicitly obey his Committee. As a rule members of the Chamber of Deputies are very poor, their allowance of twenty-five francs per day being insufficient to support the exigencies of Paris official life. It is this poverty of the deputies which is the real cause of the Panama and other scandals. Money must be obtained somehow and the tempter is sure of his victim. The principal occupation of deputies is to besiege administrative bureaux and demand places for their constituents. An influential elector must have a place in a government office for some friend or relative, and will not be refused. If there be no place vacant one must be created. This curious system has led to an enormous increase of the holders of office, who must all have salaries, and the final end of the scourge is not in sight. Deputies are, moreover, expected to execute commissions for influential electors. It is said that a deputy was once requested to buy a piano for the wife of a member of his Committee, which he did. The piano arrived at its destination filled with smuggled cigars, but no notice was taken of the affair by the officials. A deputy so weighted and treated cannot be said to represent the national interests, although he probably represents his own and those of his masters in the local committees.

CHARLES LYON.

THE EMPIRE REVIEW

"Far as the breeze can bear, the billows foam,
Survey our empire, and behold our home."—Byron.

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INDIA AND PREFERENTIAL TARIFFS*

THE new fiscal policy has been launched under rather unfavourable circumstances. It is not easy to convince the British public that they have been unconsciously approaching to the brink of a great danger, and that the economic system with which the country is identified needs modification. The iconoclast who attacks a settled belief should speak with no vacillation, strike no uncertain strokes, hold out no allurements which he has to withdraw, use no arguments or illustrations the full bearing of which he has not studied. And while we admire Mr. Chamberlain's patriotism and singleness of purpose, and his great gifts of elucidation and argument, we cannot but regret that he has entered on the conflict with an imperfect equipment of statistical knowledge, and has not realised how necessary it is to support abstract proposals by concrete instances in order to carry his public with him.

Now that the dust and din of the first stage of the controversy have somewhat subsided, out of the confused welter of personal recriminations, party politics, mistakes, misunderstandings and inaccurate figures, certain conclusions like clear landmarks begin to emerge. These may be summed up in a few concise formulæ.

The import trade of this country amounts to about £500,000,000, of which £200,000,000 represent food, £150,000,000 represent raw material, and £150,000,000 are paid for manufactured and partly-manufactured articles.

* The statistics used in this paper are taken from the Board of Trade Bluebook, "Memoranda, Statistical Tables and Charts," 1903, and from the "Review of the Trade of India, 1902-3," published by the India Office.

The food we must have to support our population, and the raw materials to support our industries, but the manufactured articles we ought to make ourselves, and could very well do without.

For these imports we pay by exporting £280,000,000 worth of goods, the surplus products of our soil and industries after supplying home consumption.

It is, therefore, a matter of life and death to us to find markets in which we can sell these £280,000,000 worth of goods.

Some of our customers—the Continental nations and the United States of America—are wedded to Protection, and have imposed on our goods heavy and increasing duties which threaten to become prohibitive. Our export trade with them, which stood at about £100,000,000 in 1870, has only averaged £107,000,000 during the last twelve years, and if the value of coal, which is our capital, is deducted, it has seriously diminished. On the other hand our export trade with the rest of the world, and especially with our Colonies and India, has steadily increased. It stood at about £90,000,000 in 1870 and has averaged £140,000,000 during the last twelve years.

The problem before us, therefore, is threefold. First, how to keep out the foreign manufactured articles which we are able to make ourselves, though at a slightly greater cost. Secondly, how to prevent foreign nations from closing their markets by prohibitive tariffs against our manufactures. Thirdly, how to increase and foster our trade with our Colonies and India.

Mr. Balfour and Mr. Chamberlain answer the first and second problems, by the proposal to establish retaliatory duties and to enter on a tariff war. Mr. Chamberlain would meet the third by a system of preferential tariffs. But he rests his proposal not merely on the ground of mutual benefit to trade, but also on the higher basis of policy. He asserts his belief, resulting from his experience as Colonial Secretary, that as the colonies grow greater and more powerful, the fissiparous tendency, or the spirit of megalomania, drives them more and more to the assertion of independence, and that though the ties of blood and traditional affection retain them for the present, these ties will become too weak unless they are strengthened by the bonds of material advantage and mutual profit.

If I rightly interpret the attitude towards these proposals which the general public has, so far, assumed, it is that they admit the necessity of keeping markets open for our goods, and the danger to our trade arising from the growth of tariffs, which tend to become prohibitive. But they feel doubtful as to how the proposed remedies will work. They are not satisfied that we can, by retaliatory duties, compel other nations to observe

moderation. They fear that in the process we may do ourselves more harm than we do to them; they doubt whether it is possible for two countries to arrange a preferential tariff which shall be mutually advantageous; and they shrink from the prospect of corrupt influences and mercantile greed which may be developed in the struggles of rival industries and trade interests. Above all, they want to have concrete instances placed before them to show how these proposals will work.

The object of this paper is to deal only with a single branch of this great subject; not with the principle of retaliation, at all; but with the question of preferential tariffs, and with that question only as far as it concerns our relations with India. I shall attempt to examine what sort of preferential tariff can be devised for Indian trade, if Mr. Chamberlain's principle should be accepted, and what its commercial and financial effects would be.

In the first place it must be admitted that our connection with India is very different from our connection with our self-governing colonies. They can, if they choose, sever themselves from us and set up as independent nations, and we should take no step to restrain them by force. India cannot sever itself except by armed rebellion, and we should put forth all our strength to defeat such rebellion. At the same time it is our policy and our duty to keep the sword in reserve, and to govern India so that our connection may be, and may be felt to be, highly advantageous to the welfare and prosperity of the country. Now India is, as Lord George Hamilton truly said, "intensely protectionist." There has been a school of administrators, among whom Sir John Strachey's is the most distinguished name, whose aim was perfect free trade between India and England, and about twenty years ago they came near to accomplishing that aim as far as India was concerned. But circumstances were against them.

England never contemplated reciprocity, but taxed everything taxable which came from India—tea, coffee and tobacco—with serene impartiality. The fall of silver upset for a time Indian finance, and it became necessary to impose duties on many articles imported from England. The principle of Free Trade never was accepted by the educated Indian public, who would gladly see the heaviest possible taxation imposed on all manufactured imports in order to assist their own infant industries to spring up and flourish. The Report of the Indian Famine Commission of 1879–80 tended in the same direction, insisting strongly that the salvation of India depended on the growth of Diversity of Occupations, as the only safeguard a tropical agricultural country can have against devastating famines. Thus the fair ideal of absolute Free Trade has been forced to vanish from India, as, indeed, it has from England where only free imports

are now possible. When, however, it is urged, as it has been urged by Lord George Hamilton, that the protectionist spirit in India constitutes a serious danger, because when the Indians see that England has conceded something to a protectionist policy they will claim the right to go much further, he surely forgets the control which England possesses and always will retain. India cannot possibly be more protectionist in spirit than Australia or Canada, and if a preferential tariff system is adopted with them it may safely be adopted with India. We have kept down the Indian passion for taxing imports by showing that we have hitherto adhered to the system of free imports. The action we may now take cannot be used to justify a claim to penalise the entry of our own manufactures into that country, but only that India may be allowed to carry out the policy to the same extent that we do. The time has thus come when the doctrine of preferential tariff will be welcomed by the people of India, if a scheme is drawn out which shall be shown to be of mutual commercial advantage.

I propose to offer a rough sketch of such a scheme, though well aware how many probabilities of error lie in the path, and how essential it is that the knowledge of many men versed in the commerce and finance of the country should be combined before a sound and sufficient programme can be prepared.

In the year 1901-2 India had recovered from the disastrous effects of two severe famines following in close succession, and the trade figures of that year may probably be accepted as normal. The total imports of private merchandise (excluding government stores and treasure) amounted to about £54,000,000, and the exports of Indian produce and manufactures to £80,000,000. The following table shows the principal articles of import, distinguishing the values of goods imported from Great Britain and her colonies,

TABLE 1.—VALUE OF PRINCIPAL ARTICLES IMPORTED INTO INDIA IN 1901-2
(THOUSANDS OMITTED).

Articles.	From Great Britain and Colonies.	From Protectionist Countries.	Total from all Countries.
Salt	330	86	518
Liquors	811	291	1,108
Sugar	1,424	1,934	3,745
Metals	2,907	1,647	4,600
Machinery and hardware	3,689	443	4,168
Dyes	25	341	385
Tobacco	162	96	300
Petroleum	..	2,423	2,812
Silk manufactures	90	294	989
Woollen „	724	414	1,812
Cotton twist and yarn	1,670	95	1,765
Other cotton goods	19,279	792	20,165
Apparel and boots	625	363	1,129

and from the protectionist countries of Europe and the United States of America. The total column includes also the imports from China, Japan, South America, etc.

On these the following suggestions are offered :—

Liquors.—Considering the importance of preventing intemperance from spreading in India, we should not give encouragement to English trade by lowering the already high duties charged. It is, however, a question whether a specially heavy or prohibitive tax should not be laid on the cheap deleterious spirits which come from Holland and Germany, but this would be urged on moral and physical grounds and would only be a by-product of the policy we are now discussing.

Salt comes mainly from England, a small quantity from Germany, and the rest from Arabia, Aden, Persia and Egypt. If it is necessary to enter into a tariff-war with Germany, the duty on their salt might be raised. But it would be a considerable advantage to English trade if the duty now imposed on Cheshire salt were lowered. At present that supply goes chiefly to Calcutta and penetrates up the Ganges Valley to about the border of the Province of Bengal, or to a point where the up-country salt can be sold cheaper. By lowering the import duty English salt would command a larger area. But as this would mean only the substitution of foreign salt for country salt and would not greatly increase the consumption, the Indian finances, which realise about £900,000 from the duty on English salt, would suffer with little prospect of recoupment; and the Indian Government would not be justified in conceding such a preference unless some corresponding advantage is granted by England.

Sugar.—The duty on sugar produces nearly half-a-million. Half of it comes from Austria-Hungary and Germany, and most of the balance from Mauritius. Here it would be easy to lower the rate on colonial and to raise it on continental sugar without affecting the Revenue. But it would probably be wiser to watch the effect of the Sugar Bounties Treaty before making any immediate alteration.

Metals and Machinery.—More than a quarter of the whole import comes from protectionist countries. The present duty is light and produces about £150,000. In view of the condition of our iron and steel industry, it might be possible to raise the duty on the foreign imports, and to lower it on the English unmanufactured steel and iron; but in face of the protectionist feeling in India, and the great desirability of establishing the manufacture of hardware and machinery in the country, the duty on this class of goods should remain unchanged, the reduction only affecting raw materials.

Oils.—More than two millions worth of petroleum oil comes

from Russia, and £200,000 worth from the United States. As petroleum is found in Burma, Assam and many parts of India, its production would be encouraged by raising the present very light duty (producing only £20,000) on the foreign oil. This would, however, raise the price to the consumer and might fall hardly on the poor.

Cotton goods.—The duty on these goods, $3\frac{1}{2}$ per cent. *ad valorem*, produces nearly £600,000, so that it is a serious matter to tamper with it, and there is also a "countervailing" excise duty on the cotton cloth manufactured in country mills. To lower the customs and excise duty by a half would be popular both in Manchester and in India, and would increase consumption to an extent which might partly recoup the government. Out of £22,000,000 worth of this class of goods imported, about £800,000 worth come from protected countries, so that a special rate imposed on them would not do very much good to the Revenue. It might be a useful weapon in reserve.

The outcome of this discussion of the imports is that if the Government of India decide to carry out Mr. Chamberlain's principles they might benefit English trade by reducing the rate on salt, unmanufactured iron and steel, and cotton goods, at a considerable cost to the Revenue, which might, however, be partially recouped by a larger consumption in the case of cotton goods; they might benefit colonial production by reducing the rate on Mauritius sugar, and raising it on German and Austro-Hungarian sugar; and they might strike a blow at the trade of protected countries, if reprisals were necessary, by raising the duty on the machinery and hardware, salt, petroleum and cotton goods which they send.

Now we turn to the exports, and the following table gives the same information as before regarding the value of the goods sent in 1901-2 to Great Britain and her colonies, to the protectionist countries, and to all the outside world taken together. It should be explained that when the returns give Egypt as the destination of exports they have been debited to the Continent of Europe, because in almost all cases those goods are despatched, when they reach Egypt, to whatever European market appears most favourable.

Tea and coffee are exported to England mainly from India and Ceylon, China tea having fallen now to only one-seventeenth of the whole, or half a million against 8,000,000 sterling. Nearly all the tea goes to England or the colonies; about a third of the coffee to France. If therefore we may assume that the twopenny war tax on tea will be taken off, and that of the remaining 4d., half will be remitted to India and Ceylon, it is evident that the China tea trade will be killed, but the quantity is so small that it will not do much good to the planters. But the cheapening of

TABLE 2.—VALUE OF PRINCIPAL ARTICLES EXPORTED FROM INDIA IN 1901-2
(THOUSANDS OMITTED).

Articles.	To Great Britain and Colonies.	To Protectionist Countries.	Total to all Countries.
Coffee	491	330	837
Tea	5,163	86	5,488
Rice	5,186	2,529	9,233
Wheat	1,181	934	2,171
Spices	188	208	509
Metals	165	65	360
Tobacco	212	12	233
Indigo	377	633	1,235
Oil seeds	2,603	8,247	11,189
Cotton, raw	266	3,866	9,617
Hides „	324	3,380	3,718
Jute „	3,535	4,281	7,864
Silk „	160	285	452
Wool „	724	25	761
Cotton twist and yarn	70	7	6,281
Other cotton goods	1,171	..	1,926
Jute and gunny manufactured	2,143	2,379	5,807
Apparel and boots	187	29	245
Hides, dressed	1,570	133	1,769
Lac	226	371	636

tea in England will give a stimulus to consumption here, and therefore to production in India. More land will be put under tea and more labour will be employed. The same will be the case with coffee if the rate is lowered, and therefore such a preferential tariff will be a great boon to India, and will remove a grievance which has long been a subject of complaint there.

Rice.—England imports about two-thirds of its rice from India and one-third from other countries, so that the imposition of a tax on foreign rice, while the Indian product is left free, would probably enable India to swallow up the whole of the trade. India exports largely to Ceylon and to Mauritius, as well as to England, but about 2½ millions out of £9,000,000 go to the markets of the Continent, and could therefore be shut out by prohibitive rates.

Wheat.—The export of wheat has varied enormously, rising to 9½ millions sterling in 1891-92, and falling to zero in 1899-1900, while last year it exceeded the figure of 1901-02 by 40 per cent. Now wheat is grown almost exclusively on artificially irrigated land, and the out-turn is less affected by drought than that of any other important food-crop. It serves, therefore, as a reserve of food which can be exported when there is a surplus, and retained for home consumption when there is a famine. For this reason it is of the most vital importance to the well-being of India that the area under wheat should be as large as possible, and the stimulus which would be given to its cultivation by a remission of duty if other imported wheat were taxed in England

would be invaluable. About 40 per cent. of the export is sent to continental Europe, partly to Belgium; but as most of it is consigned in the first instance to Egypt it is uncertain to what country that quantity is finally destined.

Tobacco.—India produces an immense quantity of rather coarse tobacco, but the export is very small; only about 300,000 lbs. valued at £35,000, being sent to England. A preferential rate on Indian tobacco would greatly encourage the growth of the finer sorts and would improve the system of manufacture.

Indigo is supposed to be a dying industry, though some people still maintain that the synthetic indigo of Germany, while it can compete in price, is not equally durable as a dye. If the import of dyes is taxed in England, and if indigo is admitted free, it might rescue from extinction a large amount of English capital invested in India.

To recapitulate the principal articles of Indian export to which a helping hand might be given are tea, coffee, and tobacco, on which the present high duties might well be reduced; and rice, wheat, and indigo, which might be admitted free, while the imports from protectionist countries are taxed. In the case of wheat the advantage would accrue not only to the export trade but to the whole of India, whose sheet-anchor against famine is a large extension of the area under that crop.

An objection has been raised in the speeches of Lord George Hamilton and of Sir Henry Fowler that if the protectionist countries are irritated by the grants of preferential rates to India by England, and still more by the setting up of rates hostile to themselves in India, they might retaliate by imposing prohibitive duties against Indian imports into their markets. One answer to this would be that though they take collectively a large share (34·3 per cent. of the whole in 1901–2) of Indian exports, each individual country represents a very small figure (Germany 8 per cent., France 7 per cent., the United States 7 per cent., Belgium 4 per cent. and so on), so that unless they all combine together to boycott India, which is very unlikely, the injury done by any single country's hostility would be slight. But the better and more general reply is that it is extremely improbable that any country will injure itself in order to spite another. If France or Germany, for instance, believe that the introduction of any goods from outside will do harm to their industries, they will relentlessly crush that import by heavy and still heavier duties. It is because we are satisfied that they are actually in train to impose prohibitive rates on our manufactures, that the proposal to adopt a system of retaliation has been mooted. It is illogical, therefore, to argue that India should be deterred from preferential duties by the fear of a prohibitive tariff being set up against itself.

A reference to the table of exports on p. 471 will enable the reader to judge how far it is likely that Indian trade can be excluded from the protected markets without injury to the population of those countries. The articles exported are all either raw materials (such as rice, wheat, spices, dyes, oilseeds, cotton, hides, jute and silk) or very slightly manufactured (such as gunny-bags and dressed hides,) some of which could not be procured elsewhere at all, and all of which are needed either for food or for employment in industries which would suffer if their raw materials were enhanced in price. The prospect of a boycott against such a trade as this is one which India could well afford to laugh at.

It appears, then, that by a manipulation of the tariff in the direction proposed by Mr. Chamberlain much benefit might accrue to the trade of England in cotton goods, iron and steel, and salt, and to that of Mauritius in sugar. Similarly India might receive great advantage in respect of its production of tea, coffee, tobacco, wheat, rice, and indigo. The effect on the Revenue of both countries cannot be fully calculated without forming an estimate of the gain to be obtained by raising the rates in other countries. But looking only to the loss arising from the alterations which have been suggested, the English Treasury would surrender by a reduction of twopence in the pound on Indian tea, and three-farthings on Indian coffee, about £1,500,000, while the import of Indian tobacco is at present so small that the loss would be infinitesimal. On the other hand, if India took off a quarter of the duty on English salt, the whole duty on English and Mauritius sugar, half the duty on metals (raw and partly manufactured) and half the duty on cotton goods, the loss to the Revenue would be about £700,000. The gain to India from the greater security against famine would far exceed this sum, while in England the duty Mr. Chamberlain proposes to levy on wheat imported from protected countries would more than recoup the Treasury for the abandonment of these duties on Indian produce.

In the general scheme of English party politics India, from its want of popular representation, exercises little weight, and the decision of the country on the proposed changes in fiscal policy will be influenced mainly by home and colonial considerations. But the facts and arguments set forth in this article seem to show that as far as India is concerned the adoption of a system of preferential tariffs will be beneficial to the trade of the two countries and will offend against no sound economic principles.

C. A. ELLIOTT.

IMPERIAL FISCAL UNION: TREND OF COLONIAL OPINION

MR. CHAMBERLAIN AND THE 1887 CONFERENCE

PERHAPS the point in Mr. Chamberlain's speeches which seems most to vex his opponents is the not infrequent reference to the offer from the colonies. Not only is the use of the term offer directly challenged, but the supporters of the policy of *laissez faire* go farther and deny that the colonies have ever given serious expression to a desire for Imperial fiscal union. Yet in spite of the stress which the Free Importers have laid upon their denials, I look in vain for any trace of argument. Here and there the party utterance of some colonial politician has supplied a convenient quotation, and the matter has been used with unmixed satisfaction in support of the view so tersely expressed, although in most cases of the kind, if the quotation was only read with the context, the conclusion drawn would require to be very considerably modified.

There has been no examination of facts ; no dipping deeply into the mind of the colonies, so to speak ; no dealing, in a considered way, with the studied opinion of our over-sea communities. It is probably on this account that Mr. Chamberlain hesitated for so long a time to contradict his traducers. At last, however, we find him turning round upon the men who spurn the benefits of closer commercial union between the colonies and the motherland, and refuse to allow that our kinsmen in other climes have shown any leaning towards a policy of Imperial fiscal union. Speaking the other day at Newport,* Mr. Chamberlain said :—

We are told by some speakers on the other side that the whole of my policy rests on the assumption that the colonies will meet us half way, whereas they, the colonies, will not respond to our appeal. Gentlemen, that is a slander upon the colonies. It is absolutely untrue. . . . Every evidence confirms my own belief—confirms the trust I have always felt in the patriotism of our children across the seas, in their affection for the motherland, and in their desire, while of course maintaining their own rights and interests, to treat her better than

* November 21.

any one else. Not a day passes that I have not lately received resolutions from boards of trades, from manufacturers' associations, and from meetings, and private letters from statesmen and others approving of the policy that we are—that I am—proposing to you, and assuring me of reciprocal support. . . .

If you say to them, "Go adrift; follow your own bent, we do not appreciate your offers, we reject the opportunities which you give to us, we have no sympathy with your backward policy," if we say that to them they will not be afraid to stand alone, but at present they want to stand by our side and we, those of us who have any gift of imagination, who can look forward to the future, we see that without their aid, without their assistance, then indeed we shall sink from our high place among the nations, then indeed the glorious history of which we are so proud will have to come to an end. No, I do not believe that. When these infant colonies as they are at present, who have, nevertheless shown such a powerful appreciation of their duty and responsibility to the empire of which they form a part, when these, our sons and our kinsmen, come to us and say "Let us draw closer together the sympathy that exists, the affection that is with us both, let us make a material tie, let us bind ourselves" . . . when they say this, will you turn your backs upon them? No, we shall meet them at least half way. We shall meet them not in a peddling and huckstering spirit, quarrelling with them about farthings when the existence of the Empire is at stake; we shall meet them in the spirit they would show to us, we shall grasp the hands that they offer to us across the seas.

THE OFFER FROM THE COLONIES.

If the term offer implied, or was intended to imply, what is commonly known in trading circles as a firm offer, then Mr. Chamberlain's critics might be technically justified in resisting the use of the expression, for a firm offer assumes full acquaintance beforehand with all details by the parties to the compact, and requires to be followed, within a reasonable period, either by a definite acceptance or a definite refusal. But Mr. Chamberlain has put forward no such absurd claim; in fact, he has expressly stated that before the details of any reciprocal arrangements are settled, a committee of experts will be summoned to give advice, and presumably the same course will be taken in the colonies. In this matter, as well as in the more general question of an expressed desire, Mr. Chamberlain naturally credits his accusers with having taken the trouble to read the reports of the four Colonial Conferences at each of which the subject of preference came up for discussion. From the tone, however, of the speeches made by many advocates of free imports, I very much fear that Mr. Chamberlain is assuming too much. Indeed, it would seem that not only have these gentlemen neglected to peruse the documentary evidence, but have avoided doing so, fearing lest the insight might lead them into paths which, in the light of their other utterances, would doubtless be regarded as dangerous. Still, it is hardly fair to rest content with bald denials, and more especially is this to be condemned on the part of the leaders, as

it naturally involves repetition by the rank and file, with the inevitable result of a mistaken impression being formed by that section of the public which pins its faith to the statements of individuals and takes as gospel the teaching of a political party.

Perhaps, as I am familiar with the reports mentioned, and have also had several opportunities of speaking on the points at issue with both past and present premiers of the self-governing communities, it will not be regarded as impertinent on my part if I venture to throw some light on the considered opinions of colonial statesmen concerning the question of preference. Such a proceeding may not be uninteresting at this moment, and if my services only save the marring of further speeches by loose criticism and illogical argument, I shall be well repaid for the trouble. At any rate, the course I propose to take will afford the general public a chance of seeing for themselves and founding their opinions on fact. And after reading what I have to say I have no hesitation in believing that the great majority of thinking people will agree with me that the question of preference or no preference has reached the stage when it is permissible to make the pronouncement that the Colonial governments intend us to regard their wishes in the form of an offer. In other words, they have accepted the principle and are prepared to negotiate. Nothing can be done, however, until we have also accepted the principle and are in a position to negotiate. But this cannot be till a mandate is given Mr. Balfour to substitute for the policy of free imports a policy of retaliatory tariffs. When that is done, and the most-favoured-nation treatment dies a natural death, the course is clear for installing a preference policy with the colonies. Yet here again a halt must be called, for the installation cannot go on till the further step is taken and the mandate of the people given to Mr. Chamberlain's proposals.

WORKING MEN AND THE PRICE OF BREAD.

I shall, I think, best assist the end in view by taking my readers back to the year 1887, when the first colonial conference was held in Downing Street. As I had but recently returned from Australia and was regarded as an expert on colonial defence, I received an official invitation from Lord Knutsford, then Secretary of State for the Colonies, to attend the opening meeting. During the stay of the delegates in this country I had frequent opportunities of making their acquaintance, and from that time to the present no leading statesman from overseas has visited this country without my having a personal talk with him on the affairs of his colony and the progress of Imperial thought. Strange as it may seem to the Little England section of Mr. Chamberlain's

opponents, it was Mr. Hofmeyr, the leader of the Bond Party in the Cape Colony, who was most prominent in advocating the institution of Imperial tariffs. The conference, it will be remembered, was mainly called to consider the subject of defence, but various questions in connection with trade were debated, and among the suggestions put forward was a proposal that commerce within the Empire should be encouraged by imposing a duty of an equal rate on all imports entering the Empire from foreign countries, and that the revenue thereby acquired should be applied to the defence of the Empire. The suggestion was Mr. Hofmeyr's, and in the course of a very forcible analytical argument he made several references showing beyond doubt that his policy, if not identical, was at any rate framed on the same basis as that which is clearly traceable all through Mr. Chamberlain's speeches. While his remarks on future treaties with foreign nations and the ethics of the most-favoured-nation clause might well be substituted for similar remarks recently made by the Prime Minister when urging a policy of retaliation. Referring to what he called "a difficulty which would probably be advanced" against his proposition, namely, "that the food of the poor man in England would be taxed," Mr. Hofmeyr said :

Now, a tax of two per cent. or thereabouts would not raise the price of the bread of the poor man very much, especially as the poor man would get bread-stuffs duty free from all the colonies, from Canada, Australia and India ; and the grain-producing power of those and various other colonies might be developed to an almost unlimited extent, so that ultimately hardly any rise in price would be observed. I have no doubt that if the labouring population of England were polled on the subject they would not consider this an insuperable objection, especially if it were explained to them that the scheme might result in the development of a better market for their own manufactures in the colonies.

SOLIDARITY OF THE EMPIRE.

I do not say that this reasoning is on all fours with that of Mr. Chamberlain's, but it cannot be denied that the views now being enunciated by the late Colonial Secretary and those set forth by Mr. Hofmeyr fifteen years ago show, at any rate, an intimate connection in the matter of "polling" the working classes on the question. It is singular that Mr. Chamberlain's critics have failed to make any reference to Mr. Hofmeyr's tariff views, as on the question of the rights and wrongs of the South African War Sir H. Campbell-Bannerman, Mr. Courtney, and Mr. Morley found occasion to refer frequently to the opinions held by the leader of the Bond Party, and sometimes it appeared as if they adopted them as part of their own policy. Nor is it only in the matter of taxation of food and the polling of the working man that Mr. Hofmeyr is found to be in agreement with Mr.

Chamberlain. It is an open secret that the position in which this country was placed by the most-favoured-nation clause when Canada appealed to us for assistance against what many regard as the harsh commercial treatment meted out to her by Germany, and the pending negotiations as to the new commercial treaty with the German Empire, were mainly responsible for the late Colonial Secretary's pronouncement at Birmingham last May. Indeed no other course was open to him as I ventured to point out at the time in the columns of the *Morning Post*. Over and over again since then Mr. Chamberlain has called attention to these matters, urging the necessity of promoting the solidarity of the Empire, while Mr. Balfour's remarks at Bristol on most-favoured-nation treatment are still fresh in our memory.

Yet all this was foreshadowed by Mr. Hofmeyr, and if we had taken the warning offered then the situation would be very different to what it is to-day. It may perhaps be more convenient if I quote the exact words used by the famous Bond leader.

My excuse [said Mr. Hofmeyr] for bringing this subject forward must be that as it is an important one, and as it has been discussed outside this conference repeatedly, it may be as well, now that the delegates from the various colonies are assembled together, that they should give some attention to it. . . . I think a great deal will be gained if the attention of the Imperial Government and Parliament and of the Colonial Governments and Parliaments be directed to it. If no attention were directed to it, if it were not discussed, we should find that the difficulties standing in the way of an Imperial Fiscal Union instead of decreasing in number would become greater and greater. If there are treaties standing in the way those treaties instead of lapsing in course of time would be renewed, and other treaties would be added to them, increasing the looseness of the Empire instead of promoting its solidarity. But if this matter be discussed, and if it be continually borne in mind, it stands to reason that in future treaties which may be entered into between the Imperial Government and foreign countries the fact that the colonies are not foreign countries, but are inseparable parts of the British Empire, will be remembered, and the most-favoured-nation clause will not be brought to bear against England's own kith and kin.

FOREIGN AND COLONIAL TRADE.

And now let me take you to another point of Mr. Hofmeyr's argument, namely, that "the consumption of British goods in foreign countries is decreasing, and has been decreasing for years and years past, while it has been and is increasing in the colonies." Words strangely akin to a particularly important plank in Mr. Chamberlain's programme. I refer to that portion to which Mr. Balfour has given his adherence. Like Mr. Chamberlain, the South African delegate did not ask for his case to be received without figures, though his figures were only given by way of illustration, and, like Mr. Chamberlain, he dealt mainly

with the same section of British and foreign and British and colonial trade as that selected by the late Colonial Secretary.

The exports of produce and manufactures of the United Kingdom to foreign countries in 1871 [said Mr. Hofmeyr] amounted in round numbers to £171,800,000, or to 77 per cent. of the whole of the exports of British merchandise. In 1880 they had decreased to £147,800,000, or to only 66 per cent. of the sum total. The colonies, on the other hand, took British goods in 1871 to the extent of £51,250,000, or 23 per cent. of the whole, and in 1880 they took £75,250,000, or nearly 34 per cent. of the whole. There was a loss in foreign trade of 11 per cent.; there was a gain in colonial trade of 11 per cent. While the British exports to foreign countries decreased by 11 per cent., British exports to the colonies increased to the extent of 11 per cent.

It will be seen, however, that Mr. Hofmeyr avoids any direct comparison with the year 1872, the choice of which by Mr. Chamberlain has caused such an outcry from the free importers. Yet the result is the same, so far as principle is involved. Again, Mr. Hofmeyr's figures were called in question just as Mr. Chamberlain's have been. It was said that a period of ten years was too short. Accordingly Mr. Hofmeyr added another six years, comparing 1885 with 1880, with the result that he found that the value of British goods and merchandise exported to foreign countries in 1880 amounted in value to £147,800,000, whereas the value of the same class of goods exported to foreign countries in 1885 was only £135,000,000, showing a falling-off of some £12,000,000. Turning to the British exports to the colonies, during 1880 they reached in value £75,000,000, while in 1885 they had gone up to £77,900,000, showing a further advance of £2,750,000 in the five years, thus proving that the increase in the consumption of British goods in the colonies as compared with the decrease in foreign countries was not a mere temporary matter, "but something," as Mr. Hofmeyr said, "which is permanent and which is likely to continue." On the question of permanence we have recently had abundant information from Mr. Chamberlain, while that it is likely to continue there is no doubt whatever—in fact it really matters little what period you take. It comes to the same thing. In the light of the facts here produced, how can it be argued that colonial opinion is against Mr. Chamberlain? And this is only the beginning of the story.

THE BOND OF MATERIAL ADVANTAGE.

I pass on to discuss the views of Australia and New Zealand as put forward by their representatives on the same occasion. Most of us have heard of Sir Samuel Griffith, G.C.M.G., member of the Judicial Committee of the Privy Council, and a few months ago appointed President of the Federal High Court, after many

years' service as Chief Justice of Queensland. Not only is Sir Samuel a lawyer of great eminence, but he possesses a keen knowledge of public opinion and has rendered his State good service in various public offices, being twice Prime Minister. In addition to his work in the Queensland Cabinet he was three times elected President of the Federal Council of Australasia, the body which drafted the Constitution of the Commonwealth and was mainly responsible for the movement which led to the federation of the Australian Colonies. When, therefore, I name Sir Samuel Griffith as a strong advocate of Mr. Chamberlain's policy I think it will be generally conceded that I name a man whose opinions carry considerable weight. But by an advocate it must not be supposed that I refer to Sir Samuel in the light of a follower. Sixteen years ago we find him enunciating principles bearing a photographic resemblance to the doctrines now being preached from the Birmingham pulpit. Indeed, it was the present Chief Justice of Australia who opened the discussion on Imperial Fiscal Union at the first Colonial Conference held at Downing Street by submitting the question, "Whether it should not be recognised as part of the duty of the Governing Bodies of the Empire to see that their own subjects have a preference over foreign subjects in matters of trade."

Curiously like to Mr. Chamberlain's utterance the other day when bidding farewell to the Agents-General at the Colonial Office, are the following words of the Queensland delegate:—

There is no doubt [he said] that the bond of material advantage is a very strong one; it ought not to be considered the highest motive, but it is practically a very strong and important consideration. I do not suggest for a moment that the time has arrived for an Imperial Zollverein. That would interfere too much with the fiscal systems of the colonies and with their revenue and expenditure. But I do maintain that if the unity and solidarity of the Empire were thoroughly recognised, not merely from the teeth downwards, as Carlyle says, but recognised as the pervading sentiment to govern us in all our acts as an Imperial Power, the subject I am calling attention to would not strike anyone as being very strange as it probably now does strike some people.

As regards buying in the cheapest market Sir Samuel holds, as we all hold, that to establish and maintain the prosperity of its own people is the first end of every nation. But if buying in some other than the cheapest market would conduce more to the prosperity of the Empire, then he argues, "as in all other matters, individual liberty must yield to the general good of the whole community." Passing on to Customs charges and preferential treatment, we find him in exact accord with Mr. Chamberlain.

If any member of the Empire [he says] thinks fit for any reason to impose customs charges upon goods imported from abroad, it should be recognised

that goods coming from British possessions should be subject to a lighter duty than those coming from foreign possessions; or, to put it in, I think, a preferable way, that, the duty on goods imported from abroad being fixed according to the convenience of the country, according to the wishes of its legislature, as to which there should be perfect freedom, a higher duty should be imposed upon the same kind of goods coming from foreign countries . . . it would never be suggested, I think, that England should treat the people of France on precisely the same terms as she would treat the people of Scotland. In all matters except those relating to this question of trade that principle is entirely recognised.

IN PRAISE OF PREFERENCE.

Very pertinent to the issue now before us is the statement that "some people really seem to think it would be sinful—morally wrong—to adopt any principles other than those of universal philanthropy when you come to deal with foreign nations in questions of trade." But perhaps Sir Samuel touches a higher plane when, in behalf of a preferential treatment, he appeals to the common brotherhood of Britons, whether they live in the old country or are domiciled in the great over-sea dominions of the Crown.

A man's first duty [he says] is to his family and then to his country, and by country I mean it in the highest sense—the whole British Empire. . . . Some day, perhaps, human nature will advance so far that we shall regard all mankind as so truly a brotherhood that we shall no longer have any feelings of rivalry with foreign countries, and it will not be necessary to take any steps to protect ourselves against them. But in the meantime, while other countries do not recognise that doctrine, and while we do not ourselves do so, though we may profess to do so, it is desirable that we should give practical effect to the principles that we hold by giving natural advantages to the people of our kith and kin. I believe that doing so would tend in a very large degree to maintain and strengthen the feeling that we are all one nation, and would tend in many ways to bring about a stronger union than can now be said to exist.

In the course of the discussion Sir John Downer, late Premier of South Australia, strongly protested against a trade policy which refused to take cognisance of what was going on in other countries, and the worshipping of a fetish "as if we were men without the powers of thinking." To his mind the origin of Free Trade and Protection had very little to do with philanthropic motives. In his opinion self-interest was the motive power in bringing about Free Trade, "and self-interest will, in time, bring about exactly the opposite in due course." "And," he added, with singular foresight, "I think the time is not very far distant now."

The question [he went on to say] is whether the United Kingdom is to look on at foreign combinations to destroy her trade, and never in any way to endeavour to make any internal combination herself. . . . The time must come, but the time is fast approaching, when I think that those who in the past have strongly advocated Free Trade will see that it is absolutely impossible that their trade can exist unless they adopt a different expedient.

On the general question the observations of Sir William Fitzherbert, then Speaker of the Legislative Council of New Zealand, and a man of vast colonial experience, may with advantage, be recalled :

I am quite sure [he said] that amongst other things we have done one thing, so far as it lies in our power, to cement the Empire together, and that is as regards the defence of the Empire. We are now employed in trying to solve that other great problem, namely, the problem of feeding the people of this great Empire, and we ought not to follow any policy, under whatever name, however much, to judge from its name, it would appear to lead us in a different direction. . . . If we are to draw closer the bonds of union between the British Empire all over the world, the matter of the trade relations of the Empire is of fundamental importance, and one with which we must attempt to deal. . . .

Considerable interest centred in what Mr. Service—at one time Premier of Victoria and himself a Free Trader—would say. Perhaps his line of argument may assist towards the better understanding of the way in which Free Traders in Australia regard what some fiscal critics here look upon as “the gospel according to Cobden.” “I am a Free Trader,” said Mr. Service, in opening his speech as the first representative of Victoria, “but I am not one of those Free Traders who believe in Free Trade as a fetish to be worn as a mere phrase round our necks, and who regard it as always indicative of precisely the same condition of things that it was indicative of in the Cobden period, or hold that circumstances might never arise of an Imperial character which might demand a revision of our policy on that subject.” Now if you examine Mr. Chamberlain’s speeches, you will, I think, find that, referring to the same point, the late Colonial Secretary has himself made use of phraseology very like to that used by Mr. Service. I will assume that Free Trade was the true remedy for the condition of affairs that existed half a century ago. But even with this assumption it cannot be said that Cobden was considering the matter from the colonial, much less the Imperial, standpoint. Apply Mr. Service’s proviso to the position of to-day, and the whole face is changed. Circumstances have arisen “of an Imperial character” which, as he very properly says, demand a revision of our fiscal policy. But if we decline to revise that policy we affirm an absurdity, namely, that our oversea-dominions have remained stationary for half a century.

CHEAP FOOD SUPPLY.

The Victorian Premier was not unmindful of the opposition which a preference policy might raise in the motherland, and specially alluded to the matter of a cheap food supply.

Turning to the question of the free admission of foreign products into England [he said] if you take the cereal products as an illustration, and assume

that you were to put a duty of—I do not care what—£1 per bushel, or any duty you like, upon foreign wheat, I hold that it is quite impossible that the price of wheat could be raised to the English consumer. It might be for the first year or two, because at the moment the products of our new colonies and dependencies might not be sufficient to supply the English demand for that year or two, but after that time the colonies could easily supply it. We can raise any amount of wheat in the Canadian territories, the Australian territories, and the Indian territories, and other parts of the empire, which would effectually prevent the possibility of any increase of price of cereals. So far as that is concerned, therefore, we may put it on one side altogether.

I wish that friends and foes alike would read, mark, learn and inwardly digest these views—views, mind you, not of a Protectionist, but of an avowed Free Trader and a man of considerable standing at that date in the Australian political world. Why, he goes further even than Mr. Chamberlain when he says that as regards the possibility of the price of wheat, or by implication, the price of bread being raised to the consumer, the question “may be put on one side altogether,” although the reasoning by which he arrives at this conclusion is practically identical with the reasoning employed by Mr. Chamberlain himself. Now, there is a most important deduction to be made from Mr. Service’s statement, that the price of bread might perhaps be higher for the first year or so after the introduction of a preference policy, “because at the moment the products of our own colonies and dependencies might not be sufficient to supply the English demand for that year or two, but after that time the colonies could easily supply it.” Here is matter for serious thought.

The free importer will probably see in this a point to aid his side of the case; but let him not use it, for it is a false point. I can, however, imagine a free importer, holding forth on the absurdity of the colonies sending us all their wheat supply and, clinching his argument with the deduction that Mr. Service promised us that within two years’ time the colonies and dependencies would raise enough wheat to supply the Empire, whereas sixteen years have passed by and we are still dependent for our food upon the help of the foreigner. And I can go further in my imagination and picture the applause which would be sure to follow such a pronouncement by the leader of a political party. But, alas, instead of strengthening his cause, the speaker will have given himself away. For Mr. Service’s reasoning depended on a preferential policy being in existence. The real deduction from what he said is this: If sixteen years ago we had adopted preferential treatment for the colonies in the matter of cereal products, for the last thirteen years we should have had our food supply provided from within the Empire, and the money which has gone into the pockets of the foreigner during that period would have gone into the pockets of our kith and kin.

Another and equally important deduction is that if no tangible difference has been effected within the last sixteen years without a preference; the position will be the same sixteen years hence—in other words, without a preference the great agricultural resources of the colonies cannot be developed—at any rate, in a reasonable time. I do not say, nor do I mean to imply, that by establishing a preference policy we shall people the colonies and quadruple our wheat supply within the Empire in a couple of years' time. But I feel certain that once a preference policy is established so great will be the impetus given that before a decade is over we shall be quite independent of foreign wheat, and that meanwhile the trade of the Empire will have very materially advanced.

Winding up his speech, Mr. Service said:

I think nothing could be more advantageous to the unity of the empire than to establish a greater sympathy in a financial sense, or rather in a tariff sense. I only think the effect of it would be, even if it was a comparatively impotent cord that was to be tied round the component parts of the empire, still, it would be another cord added to the strength of the ties which already exist; that is to say, if we could have a recognition throughout the empire that the products of the various dependencies would be treated on a different footing fiscally from the products of foreign countries I should be inclined to regard very favourably such a proposal.

WAGES QUESTION IN THE COLONIES.

We have heard a good deal about the possible effect of a preference policy on the wages of the British working man. Mr. Chamberlain is confident that if his policy be carried out in its entirety wages will increase. But, be that as it may, at the moment I am concerned with colonial opinion, and, therefore, one must look at the question from the standpoint of wages in the colonies rather than wages in the mother-country. This factor in the issue did not escape the notice of Mr. Service, who anticipated there might be at first a fear among the "producing" classes in his colony that a preference policy was going to interfere with their wages. But, he added, "it is very easy to put the matter in a light which would commend itself to them."

Whether [he said] you reduce the English duties 5 per cent. below the foreign duties, or raise the foreign duties 5 per cent. above the English, the same effect is obtained . . . so that a wise man in our colonies at all events would put it in one way rather than in the other; that is to say, in a protectionist colony it had better be put as a proposition to increase the duties upon foreign imports rather than as a proposition to reduce the duties upon the English imports.

There is little to say by way of comment on this point except to note that in alluding to the working-classes Mr. Service describes them as "producers" and not as "consumers," a des-

cription which will doubtless be challenged by Mr. Chamberlain's opponents, who would apparently have us suppose that though the working man is undoubtedly a "consumer," he is in no sense of the term a "producer." By way of emphasising the true inwardness of Mr. Service's diplomacy, and showing that what one oversea Premier enunciated sixteen years ago is held to by another oversea Premier to be applicable to-day, I would call attention to the recent cablegrams from New Zealand which indicate that while Mr. Seddon's preference proposals include provisions for concluding reciprocal trade agreements with foreign countries, "consideration for the industries of New Zealand prevents a reduction of the duties on British imports."

A QUESTION FOR "THE HEART OF THE EMPIRE."

I cannot, I think, better conclude my review of the 1887 Conference, and its intimate bearing upon Mr. Chamberlain's proposals, than by a few references to the speech made by Mr. Deakin, then Chief Secretary of Victoria, and now Prime Minister of the Australian Commonwealth. Mr. Deakin was, as he is at the present time, heart and soul for establishing a preference policy. But as he has stated his views so recently, and they have been duly chronicled in the daily Press, it is not necessary for me to repeat them here. I should however like to say that he made a special point of his belief "that one of the strongest of the ties that can unite the Colonies or people together is the tie of self-interest, with all the other ties which flow from intimate commercial relationship in the way of intercourse and association." Adding by way of peroration that the Australasian Colonies would gladly take their part in any movement for an Imperial tariff.

But if it is not necessary to set out in detail Mr. Deakin's views on Mr. Chamberlain's policy, it is a timely opportunity for drawing attention to the pronouncement made by the now Prime Minister of the Australian Commonwealth that the whole question is one really for the English people, and not for the Colonies.

So far as I can judge [he said] until a very great change indeed comes over the manner of regarding fiscal questions in Great Britain (a change which may come sooner than we anticipate) it is almost idle for us to raise the issue. It may be well for the colonies to set it on record that, because they are so Imperialist in feeling, because they are so stirred by every movement that helps to bind together the Empire, and looking upon this proposal as one of the means of uniting its scattered parts, they would gladly avail themselves of it. But it is not for the colonies to urge the adoption of the proposal as one which would be a benefit to them. It is really an Imperial matter, and

until the head and heart of the Empire here become animated by the same feeling, and become convinced that this is a good means to adopt, our voices must be futile, the expression of our views may be considered premature . . . We feel it is a question to be dealt with elsewhere, and by others who might even regard us as being moved by selfish interests, whereas we are really moved by Imperial interests.

Here, then, we have the kernel of the present issue. Nothing in the way of an Imperial tariff can ever be carried out until the people of this country agree to abandon worshipping Free Trade as a fetish. Canada, the Cape Colony, and New Zealand may in turn give, as they have given, a preference to British goods, and their example may be followed by Australia. But until the motherland refuses to place herself in a position to offer some return we are as we were. An arrangement in which one side gets everything and the other side gets nothing is bound sooner or later to come to grief. Reciprocity alone is the commercial tie which, to use Mr. Deakin's words, will demonstrate the unity of the Empire and assist to make it a potent reality.

Enough, I think, has been said to show that the national feeling of Australia, New Zealand and the Cape Colony, expressed as it was, without any party bias, at the Colonial Conference of 1887, is with Mr. Chamberlain. In another article I shall deal with the views of Canada as placed on record at Ottawa, and refer to what passed on the subject of closer commercial union at the Conferences of 1897 and 1902. This summary, taken with the statements of Colonial statesmen since May of this year, will, I venture to hope, assist the public in arriving at the truth concerning the opinion of the self-governing communities upon the proposed changes in our fiscal policy.

C. KINLOCH COOKE.

MALARIA IN INDIA AND THE COLONIES *

THE extent to which malaria prevails in the tropics will scarcely be realised except by persons who have studied the vital statistics of many tropical Colonies. The following table from the annual report of the sanitary commissioner with the Government of India exhibits the incidence of the disease in comparison with other maladies among the British troops in that country during 1900.

AVERAGE STRENGTH OF TROOPS, 60,653.

Disease.	Admissions.	Deaths.	Constantly sick.
Malarial fever	19,445	50	710
Enteric fever	970	290	141
Other fevers	1,479	2	67
Dysentery	1,561	52	108
Hepatic congestion	1,010	5	68
Hepatic abscess	156	95	15
Heat stroke	174	52	8
Cholera	107	89	2
Contagious diseases	18,049	14	1,650
Total	42,951	649	2,769

The death-rate for malaria shown by this table is much below the truth, because large numbers of the cases are invalided before death; and in others the fatal result, really due to malaria, is often ascribed to intercurrent affections, such as pneumonia and dysentery.

From the same report we find that out of 305,927 persons composing the European and Native Armies and the gaol population, no less than 102,640, or just about one-third, were admitted into hospital for malarial fever during the year; while among the entire population of India no fewer than 4,919,591 deaths are attributed to fever—that is, a mortality exceeding 13,000 deaths every day.

As a whole, however, India is by no means an intensely malarious country. The attacks from the disease among the French troops in Algeria vary from 65 per cent. to 221 per cent. of the

* This paper was read at the Meeting of the Royal Colonial Institute, held on November 10, and the proofs have been specially revised by Major Ross for THE EMPIRE REVIEW. It is reproduced here by kind permission of the Council.

strength *per annum*, the death-rate reaching 2 per cent. of the strength. Among the British troops in Sierra Leone from 1892 to 1898, the admission rate averaged 213 per cent., and the death-rate 4.2 per cent. *per annum*. In Italy the mortality from malaria has been estimated to amount to 15,000 deaths annually. It must be understood, however, as regards the Colonies, that these figures give no adequate idea of the death-rate, owing to the large amount of invaliding from them which takes place.

Another method of estimating the prevalence of malaria is based upon the fact that large numbers of native children in malarious places can always be shown to be infected with the parasites which cause the disease. Thus numerous scientific expeditions have shown that they can be detected in over half the children under five years of age in many localities in Africa. This suggests that nearly all the children under that age suffer from the disease; and there are reasons for supposing that most of the great infantile mortality among the natives in tropical Africa is due to it.

But, besides its immense prevalence, malaria has other characteristics which greatly enhance its maleficence. It occurs most of all in the richest and most fertile tracts, and especially attacks those engaged in various agrarian pursuits. It is, therefore, particularly the enemy of the pioneer, the traveller, the planter, the engineer, and the soldier—that is, of those whose labours are essential to the development of tropical Colonies. It may be safely maintained, not only that many important undertakings and industries in the tropics have been ruined by it, but that the progress of whole countries—some of which possess the greatest natural resources—has been retarded in consequence of this pernicious malady. The question how best to contend against the scourge becomes, therefore, one of the greatest economical importance for an Empire like ours, which is so closely concerned with the tropics; and I propose to devote this paper to an examination of this question from a practical point of view.

Science has fully established three great laws concerning malaria: first, that it is caused by numbers of microscopical parasites which live and propagate themselves in the blood; secondly, that these parasites are carried from sick persons to healthy ones by the agency of a genus of mosquitoes called *Anopheles*; thirdly, that these kinds of mosquitoes breed principally in shallow and stagnant terrestrial waters. These laws are held by experts to satisfy nearly all the known facts about the disease. For instance, it has been recognised for centuries that malaria is connected with marshes; and this fact was long explained by the hypothesis that the malarial poison emanates from such waters—whence, indeed, the name *malaria*. The

hypothesis, however, was never verified by experiment, and we now know it to have been not precisely correct.

The germ of the disease itself does not emanate from the marsh, but the carrier of the germ—the *Anopheles*—does so. How accurately this discovery fits the circumstances may be gathered from the fact that yellow fever also is carried by mosquitoes, but is not connected with marshes, because the insects which convey it, and which are called *Stegomyia*, do not breed in terrestrial waters, but in tubs and pots lying in the vicinity of houses. And the laws referred to have recently been still further vindicated by the actual extirpation of malaria on a large scale by measures adopted against the implicated mosquitoes. Four years have now elapsed since these great laws were established; and a vast mass of information has been accumulated regarding the actual working of the preventive measures which have been based upon them. It may now, therefore, be of interest to discuss and compare these measures in some detail—especially as the public still remains imperfectly educated with regard to them.

Preventive measures against malaria should be clearly divided into two classes—namely, those which the individual can adopt to protect himself against infection, and those which a State or municipality may adopt in order to protect the public at large. The first class have been so largely discussed that it is unnecessary to deal with them at length in this paper. On the whole, I think that, for the tropics at least, *mosquito-nets* constitute the most useful prophylactic. It will be the experience of almost everyone who has lived in the tropics that the majority of mosquito-bites are inflicted during the sleep of the victim. This is especially the case with *Anopheles*, which is a nocturnal mosquito. I suppose it would not be incorrect if we estimated that at least ninety per cent. of the bites of this mosquito are given at night in the case of persons who do not use nets; and therefore such use of nets is likely to prevent something like the same percentage of the chances of infection with malarial fever. In other words, this means that persons using mosquito-nets carefully and punctiliously during sleep would have only ninety per cent. the chances of infection to which a person who neglects them would be open—a very great gain indeed. Indeed, it has already been reported from many malarious localities that the mere knowledge which we possess regarding the mode of infection by mosquitos has, of itself, sufficed largely to reduce malaria amongst educated Europeans and others who take intelligent advantage of the facts which science has revealed. For example, of the numerous gentlemen who have been investigating malaria in the most deadly climates, very few have become infected, and many of them inform me that their only precaution has been the mosquito-net.

Another precaution, scarcely less useful, is that afforded by the use of *punkahs* and *fans*. These not only drive away most noxious insects, but keep the body cool and comfortable even in the greatest heat of the tropics. Indeed, I am inclined to attribute the comparative health enjoyed by Europeans in India largely to the constant use of the *punkah*, and the comparative unhealthiness of the European in Africa largely to the neglect of it. Unfortunately, labour cannot always be procured for the employment of the *punkah*, and the machinery required for mechanical fans of various kinds remains still somewhat unsuitable for use in the tropics. A prophylactic which is much advocated consists in the constant use of *quinine*. This drug cannot really be said to be a preventive against malaria, because, as a matter of fact, it does not exclude the parasites, but only destroys them after they have effected an entry into the body. To be of real benefit it must be consumed constantly, and in considerable doses, and this is apt to impair the digestion and have other unpleasant effects which the individual is always loth to expose himself to. On the whole, I consider it to be of much less value than the mosquito-net, and recommend it only when the individual is exposed to peculiarly great danger.

A fourth personal, or rather domestic, prophylactic is the *wire-gauze screen* to the windows, and it is one which is very useful where it can be employed. Unfortunately, few Europeans in the tropics own the houses in which they live, and still fewer are willing to go to the considerable expense involved by these screens. They should, however, be employed for hospitals, barracks, railway-stations, rest-houses, hotels, and places where measures against mosquitoes are too difficult and costly. It is to be regretted that such screens, which are so largely employed for private houses in the Southern States of America, are not more used in the better class of houses in our tropical possessions. Lastly, a precaution, which also can scarcely be called one for individual adoption, is that of *segregation*. It is well known that the mosquitoes acquire the infection principally from native children in malarious places; and consequently the farther we live from this source of contagion the healthier we are likely to remain. In India the Europeans are almost always segregated in special quarters and cantonments—a practice to which we must largely ascribe their comparative immunity from malaria. But in Africa this is by no means always the case. Many of those who have studied the subject practically in the tropics are most emphatic regarding the benefits of segregation; and it is only reasonable to suppose that the farther we live from probable sources of infection the healthier we shall be.

But it is a great mistake to suppose that the whole subject of

the prevention of malaria is contained within these formulæ of personal prophylaxis. They will, indeed, enable individuals to protect themselves to a large extent; and if strenuous efforts are made to instil them into the general population, it is to be supposed that a certain percentage of the public will take the trouble to adopt them. But every practical sanitarian knows by this time that if we depend solely upon personal prophylaxis for prevention of any disease we rely upon a broken reed. The fact is that the vast mass of the people will never believe in, or even seek to know, the principles of personal hygiene, and will certainly not adopt them in spite of all our efforts. As a single example, the benefits of vaccination, though accepted as an axiom of sanitary science, are neither believed in nor willingly adopted by a large percentage of people living even in a civilised country like Great Britain; and it is precisely for this reason that State interference in the form of compulsory vaccination has been found necessary. It is, therefore, quite unreasonable to suppose that the mass of the populace in barbarous countries will, even perhaps for centuries, accept the discovery that malaria is borne by mosquitoes. Even now, four years after the discovery was made, the bulk of Europeans in Africa, as I am continually informed, still reject it. If we depend for the prevention of the disease on the conversion of the public, we must wait many years for definite results.

From these considerations it follows that for immediate results, at least in tropical and barbarous countries, we must look chiefly to State action which does not depend upon the conversion of the public, but only on that of the rulers; it can be adopted immediately; and, moreover, will benefit the largest number of people for the least amount of trouble and expense. State measures for the repression of malaria have already been tried in Sierra Leone, Havana, Lagos, Ismailia, the German Colonies, Hongkong, and many other places. They are (1) drainage of the soil, (2) other measures against mosquitoes, (3) attention to many details suggested by the recent discoveries. That such State measures actually have the effect of reducing malaria on a large scale has been known from the earliest times—from the times when the Romans drained large portions of Italy; and I shall now show that similar successes have been obtained quite recently in some of the places just mentioned.

Perhaps the most striking instance is that of Havana. Early in 1901 the Americans demonstrated that yellow fever is carried by mosquitoes of the genus *Stegomyia*. General Wood, the American Governor, did not lose a single moment in acting upon this information; and immediately placed every facility in the hands of his chief sanitary officer, Major Gorgas, for eradicating

the disease from Havana by attacking these mosquitoes. The most energetic measures were taken in the way of clearing the town of the larvæ and of destroying presumably infected insects in the houses. As everyone knows, the result was the immediate disappearance of yellow fever. Since then similar efforts have been continued by the sanitary staff of the town, with the result that there has been no reappearance of the disease.

Moreover, the same measures have led to improvement as regards the other great mosquito-borne disease, malaria. Colonel Gorgas had been kind enough to write me as follows: "I think the results of the work in Havana almost as striking from a malarial point of view as from that of yellow fever. In 1900, the year before mosquito work, we had 325 deaths in the city from malaria; in 1901, the first year of mosquito work, 151 deaths from that disease; in 1902, the second year, 77 deaths, and for the first five months of 1903, 21 deaths. Taking into consideration the fact that for a long time a considerable number of deaths due to obscure fevers which are not malarial will be reported as due to malaria, this indicates a pretty close approximation to the extinction of malaria in Havana, or, at least, gives a very good hope of its extinction." It should be remembered that Havana is a city of 250,000 inhabitants; and obviously the instance gives decisive evidence regarding the good effect of State measures directed against mosquito-borne diseases, recording, as it does a reduction of 80 per cent. in the malaria.

At the same time Sir William MacGregor, Governor of Lagos, undertook similar measures against malaria in that Colony, long known as one of the most unhealthy of British possessions. He had many great difficulties to contend with, not the least among which is the fact that Lagos itself is built on a low and swampy territory and is surrounded by dense forests. Sir William MacGregor, assisted by his able medical department, attacked the disease by every means in his power—by gradually draining the swamps, by protection of the houses with gauze, by encouraging the use of quinine, and by arranging numerous lectures for the instruction of the people regarding tropical sanitation. Owing to the difficulties, good results are only slowly being arrived at; but he has kindly informed me that "malaria has lost its terrors for us in Lagos."

A third instance is that of Hongkong. In the medical report for 1902 it is said that the deaths of the Chinese from malarial fever were 887 in 1900, 541 in 1901, and 393 in 1902. Moreover, the admissions to the Civil Hospital for malaria in 1902 were only 349, as compared with 787 in 1901. These figures imply a reduction of over 50 per cent. in the malaria.

In Cape Coast, one of the principal towns of the Gold Coast,

State sanitary measures were put on an improved footing by Sir Matthew Nathan on the recommendation of Dr. Logan Taylor of the Liverpool School of Tropical Medicine. The Chamber of Commerce has recently reported very favourably of the results, and says that "during the past six months the white residents here have been almost entirely free from malarial attacks, and the natives, whilst suffering from the effects of an exceptionally cold rainy season, have also been, as far as is known, practically immune to malaria."

Dr. Travers reports striking improvements in the malaria rate at Klang, in the Malay Peninsula. During 1901, 116 cases were admitted into hospital; but in 1902, after certain extensive drainage works had been undertaken, the admissions fell to only 11. Similarly, at Port Swettenham there were 136 admissions in 1901, and only 15 in 1902 after the operations.

Perhaps the most striking and rapid results have been obtained at Ismailia on the Suez Canal. At the end of 1802, Sir William MacGregor and I visited the place at the invitation of the Suez Canal Company, in order to report on the best method of dealing with the malaria, which had long been extremely prevalent in the town. The company maintains at Ismailia a very effective medical department, and possesses accurate statistics extending over many years; and the campaign at Ismailia therefore promised to be a typical one. In a little over six months after our visit the company reported that one class of mosquitoes have been practically banished from the town, and that progress was very satisfactory. Major Penton, R.A.M.C., who visited Ismailia about that time, writes to me, not only that the mosquitoes have almost disappeared, but that there is a great reduction in the fever. He says: "Coincident with the destruction of mosquitoes and their larvæ, malaria fever at Ismailia this year shows a most striking improvement. All medical officers here are agreed upon this. Statistics show that up to the present it is the healthiest year on record. Dr. Pressat informed me that from January 1 to June 30 this year there were only three cases of malarial fever in hospital, against 52 for the same period last year, and that throughout Ismailia there were 569 cases of fever from January 1 to May 30, 1902 (an average year), against 72 for the same period this year. It is more than probable, moreover, that many of the cases were relapses from previous infection. Bearing in view the remarkable diminution in malarial fevers that has attended the present operations against mosquitoes, it is more than probable that when they are completed, malarial fever will practically have disappeared." The reduction in the fever already amounts, according to Major Penton's figures, to 87 per cent.

Many similar instances occurring in the German and French

Colonies, and in Italy, have been recorded; and altogether it must be admitted as proved by experience that malaria can be very largely reduced in tropical towns by the measures now known to us. But we should particularly note that, in spite of this fact having been recognised for some time, little has been done in very many places in this connection—at least, so far as can be judged from published information. And as the prevention of malaria is of really great economical importance, not only for trade but for general administration, we are now forced to ask what is the best method for encouraging quicker advances in the future.

The delay is really due to two causes—first, a natural hesitation on the part of the authorities to expend the funds necessary for such a campaign; and secondly, a hesitation to add to the burdens of the medical and engineering departments of the Colonies. To be properly executed, the work against malaria involves considerable expense for drainage or other measures against mosquitoes, and for the remaining methods of defence just mentioned; and, besides this expense, many government and municipal officials must of course be put to serious trouble in regard to the supervision of the required works and the collection of statistics and the preparation of reports. Hence, as with every other new movement, that against malaria will be generally taken up only after there is clear evidence in regard to the advisability of taking it up at all. Moreover, even when the authorities have decided to take it up, they must be guided by experts who possess not only a general knowledge of the subject, but also a direct knowledge of the local conditions of the places for which the campaign is proposed. Still further, the operations against malaria will often require the services of special executive officers appointed for that work alone. Now I think it may be freely admitted, with regard to the first point, that the authorities in all our tropical possessions are now fully alive to the advisability of attacking the disease as quickly as their means allow; but it seems to me that their organisation is not yet sufficiently perfect to enable them to give effect to such desires.

What, then, should next be done in order to hasten this campaign? It seems to me that the best answer can be obtained from a series of resolutions recently passed by the Chambers of Commerce in Liverpool, associated with members of the Chambers of Manchester and London and of the Congress of the Royal Institute of Public Health. This meeting recommended, with special reference to West Africa, that a fully qualified Medical Officer of Health should be appointed to each of the principal West African towns; that this officer should be supervised by a

Sanitary Commissioner working on the Indian model of organisation; and that an annual sanitary report regarding the West African Colonies should be regularly published.

The organisation here referred to is simply that which long experience in India has shown to be necessary for the proper conduct of sanitary affairs. In India an admirable sanitary report is published yearly, giving general statistics of the whole Indian Empire, together with details regarding sanitary matters in the principal stations, and other useful items. It is obvious that, without such a report, both the public and the Government are likely to remain much in the dark regarding local sanitary affairs; while no one can know without statistics what is the exact degree of unhealthiness of a particular place, or what is actually being done there to improve the sick rate. Of course, with many governments that do not publish annual reports of this nature, some facts can nevertheless be unearthed from other publications; but this is a very cumbersome substitute for the specific report of the kind referred to. The mere fact that an account of all sanitary efforts will be regularly published in such a report is of itself sufficient to stimulate local medical officers and others to active exertion. Similarly the appointment of a Sanitary Commissioner for a given district is also a measure which Indian experience proves to be necessary. The function of such a Commissioner is to travel from place to place within his district; to study the condition of sanitary affairs and the efforts which are made to improve them; and to report directly on the subject to headquarters. Sanitary Commissioners therefore exert a most stimulating effect on local governors, municipalities, and sanitary and medical officials.

I have only to mention as an example the work which has so long been done by Colonel King in Madras. Nor is this the Sanitary Commissioner's only function. Being presumably an expert, his advice is always at the disposal of local bodies and persons in regard to difficult sanitary questions in dispute—a most important item. Lastly, the local Health Officer is equally necessary in any town of considerable size. I mean by Health Officer a man whose *sole* duty it is to attend to the sanitary business of his area. Medical men are often given the duties of a Health Officer in addition to their own medical work; but this, though possible in very small districts, is not advisable where both sanitary and medical duties are apt to be heavy. In such cases, the experience, I venture to say, of every sanitarian and medical man in this country shows that the sanitary duties are apt on emergency to be neglected for the medical ones—a thing which, of course, is opposed to the principle of the greatest welfare of the greatest number.

These resolutions, then, simply asked for a definite centralised sanitary organisation in place of the one at present in existence. The latter is (outside India) essentially a decentralised system, in which local sanitary affairs are entirely in the hands of local authorities ; who act merely on the advice and by the means of their own subordinate medical officers ; who are neither stimulated nor controlled by superior authority ; and who are not even always compelled to give a regular and sufficient account of their sanitary doings. Those of us who are familiar with practical sanitation will easily recognise what such a system means. The local authorities may, in fact, do as little as they please ; and as sanitary expenditure always remains the Cinderella of the local budget, this may sometimes mean practically nothing at all. As precise information regarding the sickness and the measures taken to deal with it cannot easily be obtained, even public criticism in the press is often impossible ; and those who live in, or are interested in, the Colonies concerned are powerless to produce any change for the better. The system now proposed, then, aims at removing these defects, by compelling the local authorities to show a regular record of their sanitary works, and by exposing that work to periodical scrutiny by experts.

Of course, it may be found advisable after discussion to modify the details, while retaining the principles, of the proposals of the Chambers of Commerce. I have recently had the privilege of hearing the personal views on these points of Mr. Chamberlain, to whom we are all so much indebted for his far-seeing and powerful efforts on behalf of tropical medicine and sanitation. He thinks that there are several serious difficulties in the way of appointing permanent Sanitary Commissioners—principally that they themselves, owing to the highly expert nature of their functions, may prove difficult of control and may commit the Colonies to unwise expenditure. But he was good enough to suggest an alternative scheme—namely, that several learned societies might periodically be asked to send out special Commissioners for the purpose of examining and reporting upon the sanitary affairs of specified tropical Crown Colonies ; and that such reports, after editing by the societies referred to, might then be submitted to Government for consideration. Commissioners of this kind would cost less, and, not being servants of Government, would be able to give entirely unprejudiced opinions. There is no doubt that this suggestion is a very valuable one. Mr. Chamberlain also thought that there would be no difficulty about the regular publication of statistics.

A modification will also be necessary for India. There, Sanitary Commissioners and Health Officers already exist, but are fully occupied with their existing duties, which I know

personally are arduous enough. The proper course for the Indian Government is to appoint special Malarial Commissioners. There should be one (or more if possible) for the civil population—to organise active measures against the disease in some of the large malarious towns, and especially in the planting districts—and another for the military stations. I am not a little astonished that the latter has not been appointed years ago. The Commander-in-Chief has at his disposal numbers of able medical men easily available for this duty; and, as shown in the Indian statistics, the admissions for malaria among both the white and native troops amount to no fewer than about 60,000 a year. This enormous sick list not only causes a great expense to Government, but, in accordance with the well-known laws of Malaria, produces much sickness and invaliding among the troops in the form of relapses directly they are sent on active service. Now I myself have no doubt whatever, and the instances of Havana and Ismailia support me, that these admissions could easily be reduced by one-half, or more, if proper general measures were taken against the disease in the military stations and barracks. In order to expedite such measures, one or more military doctors should be appointed to go from station to station for the purpose of organising and directing them.

In conclusion, we may rest assured that, if we wish for a continuous policy against malaria and the other great diseases in the tropical Colonies, we must reorganise our sanitary system. I do not mean that we may hope for no advance even with our present system, but such advances will, I fear, be only local, and dependent solely on the individual energy of local governors or medical men. I think that our ambitions should not be reduced to such narrow limits. On the whole, perhaps, malaria can be dealt with more easily and effectually than any other great disease—than tuberculosis, cholera, or plague, for instance; and at the same time it constitutes a most serious bar to the development of many countries. In these circumstances, I think that we should not rest content merely with local and intermittent efforts, but should endeavour to formulate some scheme which will ensure a general advance against the enemy. I should like to see the disease reduced in every tropical town as it has been reduced in Havana, Lagos, and Ismailia; and there is no reason why this should not be done. Do not let us rest until we see that the country has become fully alive to its responsibilities in this matter.

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THE HUMOURS OF ANTIPODEAN POLITICS

A COLONIAL parliament is a motley gathering. The unconventional or *bizarre* in dress or speech or manner is too common to attract marked attention. In the New Zealand House there are still a few wealthy and cultured "gentlemen of the old school"; but there is also a member who acted as lamp-lighter to the borough that became his constituency, and another who follows, in the intervals of his parliamentary duties, the humble avocation of a cobbler. *Sutor et bonus et solus formosus est et rex*. Cheek by jowl with "squatter," journalist and barrister sit tinsmith, carpenter and shoemaker. And these latter are by no means the least capable or least energetic of our legislators. The "Oxford bleat" is still occasionally heard in debate; but the homely vernacular of the factory and workshop is more usual, and frequently more effective. The New Zealand Cincinnatus was a boiler-maker. When he received his "call to the Lords"—the Governor's warrant of appointment to a seat in the Upper House—the messenger found him inside a boiler, attired in rusty dungaree, and manfully hammering at the rivets.

It is not to be supposed that our political life is wanting in *les esprits fins*. The Colony's first premier, for example, a witty and eloquent Irishman, James Edward Fitzgerald, bequeathed a rich legacy of anecdote. It is told of him, that on his first election he was subjected at the hustings to much interruption by a butcher who enjoyed a dual notoriety as a raucous "heckler" in local politics and as owner of the first sausage-machine imported into the new settlement. The crowd wearied of the butcher's interjections and heckled him in turn. "Leave politics and go back to your sausage-machine," called one. "Yah!" retorted the excited butcher, "if I had the candidate in my sausage-machine, I'd make mincemeat of him!" Whereupon Fitzgerald, with an immobile face: "Is thy servant a dog, that thou shouldst do this thing?"

Of the *facetia* attributed to Mr. W. B. Mantell, for many years a member of the Legislative Council, the best perhaps is a quip at the expense of the late Sir Julius Vogel, who inaugurated

the Public Works Policy and "borrowing boom" of the seventies. On returning from London, after the successful flotation of one of his big loans, Sir Julius was welcomed with great jubilation by the citizens of Wellington, who honoured the popular Hebrew statesman with a torch-light procession through the town. Mantell, an uncompromising critic of his borrowing schemes, did not join in the demonstration, and, being met in a by-street by a friend who asked why he was not at the torch-light procession, promptly retorted, "*Le Jew ne vaut pas la chandelle.*"

The most illiterate members of the House are often the most grandiloquent advocates for what they usually describe as our "splendid system of national education" ("splendid" is, in New Zealand, an "essential epithet" of "education"). One of this class was about to refer, in terms of eulogy doubtless, to the exemplary educational establishment in his own particular "model borough." "Sir," said he, "I have a school in my eye." "No," was the prompt interjection of the wit of the House, "only a pupil."

But it is rather to those social incongruities that form a pleasantly distinctive feature of private life in the colonies that we owe most of what is amusing in the conduct of political affairs. A former Governor, in response to an invitation to a Parliamentary dinner at Government House, received from one member an answer in which the invitation was courteously declined on the ground that "Mrs. S—— and me never meal out." Mr. S—— privately admitted that the real reason was, he had no evening clothes, or, as he expressed it, "dress suit," but did not like to say so.

A member who was at once uneducated and pretentious provided the gaiety of three successive Parliaments by a ludicrous combination of purism and pedantry with incorrigible ignorance. He condemned a "school reader" prepared under the supervision of the Minister for Education, on the ground that it contained "coarse expressions"—"quite unfit for the ears of boys, to say nothing of girls!" Challenged to cite an instance, he quoted the sentence, "the sailor ran amuck," believing apparently that the expressive Malay derivative contained an inelegant allusion to a midden. It may have been from a patriotic desire to attribute Scotch nationality to as many as possible of the "worthies" of history and fiction that he referred to a Greek philosopher as Archie Medes, and in a laboured quotation from Pope, called Hector's wife "Andrew Mackie." During a debate on a Road Board Bill, a waggish member wickedly told him, in reply to his query, that "ending in a *cul de sac*" meant "ending in a precipice." Not long after, in the course of a financial debate, he solemnly warned the Government that "The

Colony was on the brink of financial ruin, trembling, Sir, on the verge of a tremendous *cul de sac*." Laughter had no terrors for this intrepid soul; he had been to a feast of learning and stolen the scraps—and he wasn't going to waste them.

Foreign quotations or literary allusions, however, may be dangerous things even for the learned to play with. A minister in a former administration, who was a distinguished scholar and an enthusiastic student of Homer, was visiting a Board School on one occasion; his attention was attracted by a pretty little girl with large, brown, saucer-like eyes. He stopped before her and asked in his kindly way: "My little girl, did you ever hear of the ox-eyed Juno?" The little girl never had. "Well, my dear, you are very like her," and, with a kindly pat on the head he passed on. The next issue of a local paper had a letter from "An Indignant Mother"—and indignant mothers have votes in this country!—complaining that the minister had insulted her daughter—before the whole school too! She had come home crying bitterly because "the gentleman said she looked like a cow."

On one occasion there was a proposal before the House to introduce chamois into the mountain districts of New Zealand. The clause was strenuously opposed by Mr. K——, a politician of Scotch descent. Had not the acclimatisation societies done enough mischief already, with their rabbits and sparrows, their stoats and weasels? What was this "chamois" anyway? A Minister obligingly sent to the library for a copy of Mark Twain's 'A Tramp Abroad' and handed it to the member with this passage marked:

The chamois is a black or brown creature no bigger than a mustard seed; you do not have to go after it, it comes after you; it arrives in vast herds, and skips and scampers all over your body, inside your clothes; thus it is not shy, but extremely sociable; it is not afraid of man, but, on the contrary, it will attack him; its bite is not dangerous, but it is not pleasant; its activity has not been overstated—if you try to put your finger on it it will skip a thousand times its own length at one jump, and no eye is sharp enough to see where it lights.

Mr. K—— solemnly read the extract to the House, without even a glimmering suspicion that Mr. Samuel Clemens was not a writer upon natural history; expressed his belief that "we have quite enough of these nasty jumping things in the country;" and declared his fixed intention to vote against the Bill.

"Noxious weeds," equally with noxious insects, are responsible for one of the little incidents that relieve the tedium of Parliamentary proceedings. A member who had all a Yorkshireman's difficulty with his h's, based on his own lingual deficiency a retort which he himself doubtless thought extremely felicitous,

and which the members certainly received with huge delight. He was addressing the House on Sir John Mackenzie's "Noxious Weeds Extermination Bill;" and in the course of his speech made some exceedingly "tall" statements that members received with derisive incredulity. Sentence after sentence was greeted with ironical "Ohs" from every side of the House. At last the Yorkshireman turned on his tormentors: "You may hoh! and you may hoh! and you may hoh! But you can't 'hoh' me down." And then, after an inspired pause—"I hain't no noxious weed!"

Such laches sometimes put a severe strain on the courtesy of better educated members. On an occasion when the French Consul at Wellington, the Count D'Abans, had made a presentation of works of art to the House, a member, in moving a motion of thanks, referred to him as Count Door-bang; the seconder called him De-e Abbans. The leader of the opposition, who was in courtesy bound to speak to the motion, and whose French is not of "Stratford Attle Bow," was in a quandary: he could not utter the name correctly without appearing to pass a priggish reflection on the mispronunciation of preceding speakers. His wit, however, served him; and he managed to make a graceful five minutes speech, in which he referred to the Count by nearly a dozen periphrases, all different and all felicitously elegant, without once mentioning his name. His over-sensitiveness, however, was quite unnecessary. Members are seldom in the least put out by laughter at their solecisms. They usually retort that they haven't had the advantage of a college education like the member who is laughing; they regret it, but are not ashamed of it; and they sometimes add, in the best of good humour, that they are prepared "to back themselves" according to their particular avocation "to hump coal," or "fell Kauri pine" or "yard cattle with the best man in the House!" And they are, not unfrequently, as good as their word.

Elections in New Zealand are not productive of much humorous incident—neither, happily, do they now give rise to much scurrility or bitterness. For both, perhaps, the presence of women is responsible. Yet the choice of a candidate seems occasionally the result of a lighthearted freak rather than of deliberate judgment. At a recent election one constituency returned as its member a gentleman who is, notoriously, both by practice and precept, a strong supporter of "the trade"—a genial soul who takes sugar in his. Yet the same electors, on the same day, and at the same booths, carried "Prohibition" for that constituency by a large majority. An analysis of the figures shows that nearly a fourth of the electors must have voted at once for the thirsty *bon vivant* and for "no license."

Some suggest they chose him as their member because he would serve as a "horrible example" in Parliament of the traffic they condemned; others think that the electors, believing him to be a good representative, thought to make him a still more useful member by closing the hotels in his neighbourhood. Either way, it is one of life's little ironies.

At the same election another constituency returned a gentleman who made but one public appearance in the contest. He addressed a crowd on a wharf for five minutes; his remarks were understood to be personal rather than political. After his brief introduction, he declared "he wasn't in form to talk politics," but would give them a song. In a fine rich baritone voice he sang two verses of "Sons of the Sea," the crowd, good humouredly enough, joining in the chorus. Then when someone made a rude interruption hinting at the humour of the vine-leaf, the candidate, to prove his sobriety, offered to dance a horn-pipe—and did. His election expenses in the contest three years ago were officially returned as 12s. 6d.; this time they were probably nil. Yet he is an exceedingly able and immensely popular member in a country where a considerable majority of the electors in the whole contest voted for prohibition.

But it must not be supposed that there are many elections in the Colony conducted in this light-hearted spirit. As a people we take a sternly practical view of politics. We pay our members of Parliament £25 a month to make laws for us, and it is their business to do it. We expect them in return to devote themselves with reasonable application to the work of legislation; to bring intelligent study to bear on our social and industrial needs; and to attend to the wishes of their constituents with "promptness and despatch." That is the plain common-sense view we take of what we want; and—it must be said to the credit of the New Zealand House of Representatives,—we generally get it.

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CHRISTCHURCH, NEW ZEALAND.

THE PRESENT POSITION OF ZIONISM

THE present Zionist movement takes its date from the publication of Herzl's "Jewish State," but the movement did not in a moment spring full-fledged in 1896 from the brain of the Viennese journalist. The idea that formed the basis of what may be considered a peaceful Jewish crusade had been seething in the minds of thinkers—Jews and non-Jews—for decades.

Early last century interest was taken in the economic regeneration of Palestine by Sir Moses Montefiore, the Rothschilds and the *Alliance Israelite Universelle*, an institution created in 1860 "for the protection and improvement of Jews in general, but mainly devoted to the interest of those in the East of Europe, North Africa and Asia Minor." The headquarters of the *Alliance Israelite Universelle* are in Paris, but its subscribers are drawn from the Jewish communities throughout the civilised world. These philanthropists devoted their energies to the establishment of schools and agricultural colonies in Palestine. The Alliance farm school at Jaffa was established in 1870, and despite innumerable obstacles of varying descriptions it is now in a very strong financial position, the sale of the products of all branches of agriculture more than paying the expenses of the institution. The earliest Jewish agricultural colony founded in the Holy Land last century was that of Sir Moses Montefiore in 1854. The persecutions that the Russian Jews underwent in 1881-2 led to the establishment of several smaller settlements. These were to some extent created by the colonists themselves, although they owed much to the beneficence of Baron Edmund de Rothschild and to small societies sprinkled over Europe such as the various Chovevei Zion (lovers of Zion).

Most of these colonies are now under the care of the Jewish Colonisation Association. In 1898 there were computed to be about 4500 Jewish agricultural colonists in Palestine farming 625,000 acres. Jewish philanthropists were not the only ones to take an interest in the settlement of poor Jews on holy soil. The restoration movement was also assisted to some extent by non-Jews, men like Lord Shaftesbury, Mr. Laurence Oliphant and Colonel

Gawler. The last named formed a Palestine Colonisation Society in London as long ago as 1845, but the disturbed condition of Syria in consequence of the then recent war between Turkey and Egypt, prevented the plans from being realised. The scheme of Mr. Laurence Oliphant and Lord Shaftesbury, put before the public in 1878, with which King Edward (then Prince of Wales) expressed his sympathy, resulted in the establishment of a colony that still exists. In his endeavours to obtain a concession for an autonomous State from the Porte, Mr. Laurence Oliphant had the support of both Lord Beaconsfield and Lord Salisbury.

The constantly recurring Eastern Question also drew the world's attention to Syria, and when it became fashionable among the Powers to champion the cause of the oppressed nationalities, Israel did not retire into concealment. As early as 1852 a Jewish State under British protection had been pointed to as of advantage to Great Britain in securing for her the overland route to India, and the arguments of Hollingsworth who proposed such a scheme were not without influence on Lord Palmerston. Thirty years later Mr. Laurence Oliphant wrote :

Political events in the East have so shaped themselves that Palestine, and especially the provinces east of the Jordan, owing to their geographical position, have now become the pivot upon which of necessity they must ultimately turn. Situated between the holy places at Jerusalem and the Asiatic frontier of Russia, between the Mediterranean and the Red Sea, between Syria and Egypt, their strategic value and political importance must be apparent at a glance; and the day is probably not far distant when it may be found that the most important interests of the British Empire may be imperilled by the neglect to provide in time for the contingencies which are now looming in the immediate future.

The new movement may be said to have been born in 1882, although it did not pass out of childhood for another fourteen years. At that period pamphlets advocating an immediate return to Zion were published in Russia and at the same time Miss Emma Lazarus, the American Jewish poetess, devoted her muse to the same end. The Chovevei Zion was formed to systematise and organise the colonisation of Palestine, and a scheme of a kindred description was elaborated by M. Cazalet, who advocated the settlement of persecuted Russian Jews in the Valley of the Euphrates in connection with the proposed railway project. Such was the position of affairs when, in 1896, Theodore Herzl, a Jewish journalist and playwright of Vienna who had himself been emancipated from the restraints of Judaism, although his spirit was none the less Jewish, came to the conclusion in consequence of the then recent anti-Semitic successes in the Austrian elections, that the Jewish question could only be solved from without.

His scheme was not, at first, of a Zionist description. It foreshadowed a Jewish State, a refuge for the oppressed of Israel,

where they could work out untrammelled and without fear of persecution their own destiny, and in this he followed the lines marked out by predecessors, such as Joseph, Prince of Naxos, a Jew high in the confidence of the Sultan Solymán, who obtained the concession of Tiberias and the villages in its vicinity wherein to settle the Jewish people, or Judge Noah, who built a city in the United States—flippantly designated Noah's ark—for the purpose of settling the Jews of the world there, which, when completed, needed nothing but inhabitants. Herzl soon recognised, however, the apparently insuperable difficulties that would surround all attempts to found a Jewish State beyond the limits of the Holy Land, and in his pamphlet "The Jewish State," published simultaneously in English, French and German, he explained his scheme to the world. The moment was the most propitious in the history of the movement. The Sultan was then in trouble in consequence of the unsatisfactory manner in which his Armenian subjects were being treated, and feared lest the indignation that was rising against him throughout Europe might culminate in an attempt to visit the misdeeds of his subjects upon their heads and upon his. To him the new scheme seemed pleasing, inasmuch as he hoped thereby to gain the favour of the Jews of Europe and through their influence to safeguard himself from any attack that might be meditated. He sent the Chevalier Newlinsky as his ambassador to a distinguished Anglo-Jewish journalist with an offer of the Holy Land for the settlement of the Jews, provided that the leaders of Anglo-Jewry would use their influence in his behalf with the British Government. The offer of the Sultan was communicated to but a few of the leaders of the Community, and by them refused without hesitation, and apparently in retaliation the Sultan proceeded to place severe restrictions on Jewish settlers in Palestine and even on visitors of that race.

The recent congress was the sixth. The first was held in 1897, at Basle, which was also the locale of all the others with the exception of that of 1900, held in London. These gatherings are the nearest approach that have ever been made to parliaments of Jewry. Local Jewish parliaments have been convened prior to the birth of the new movement. Such was the Parliament of Jews held in this country under the Plantagenets, for the purpose of supplementing the ordinary revenue, the Sanhedrin convened by Napoleon I., the several conferences of leading Jews during recent years whenever a crisis such as the recent Kisheneff Massacre arose in Jewry, but not until the era of Dr. Herzl has a gathering of world-wide Jewry ever been collected. To Basle, journey Jews from all parts of the world. The turbaned Moroccan, the Russian Pole in his peculiar costume, the Highland Jew of the Caucasus, the Persian Jew in the garb of his country

at this half-way house to Zion meet on equal ground the Reform Rabbi of the United States, the South African financier, the Viennese journalist, the German professor. All branches of Jewry send their delegates. They come from Shanghai and from San Francisco, Copenhagen is not unrepresented, nor has Cape Town refrained from participating.

If the Zionist movement has effected nothing else, it has once more brought together the splintered fragments of the ancient race, and has revived in them the consciousness of mutual kinship. The Congresses themselves have done little concrete work, but definite results seldom arise from gatherings of that description. At the first gathering the following political programme was adopted. —

The aim of Zionism is to create for the Jewish people a publicly, legally assured home in Palestine. In order to attain this the Congress adopts the following means: (1) To promote the settlement in Palestine of Jewish agriculturists, handicraftsmen, industrialists, and men following professions; (2) The centralisation of the entire Jewish people by means of general institutions agreeable to the laws of the land; (3) To strengthen Jewish sentiment and national self-consciousness; (4) To obtain the sanction of governments to the carrying out of the objects of Zionism.

On point (1) it was decided that while the movement should help those Jews already settled on the land, or natives of Palestine, it should not help in settling Jews in the country until the conditions laid down in the preamble had been attained.

At the second Congress in 1898, also held in Basle, it was decided to found the Jewish Colonial Trust as an English limited liability company with a capital of £2,000,000 in £1 shares. The prospectus of the company was issued during Passover, 1899, and it stated that the Trust would not undertake business unless the subscriptions totalled at £250,000 fully paid. That number of shares was taken up during the month allowed for application, the subscribers being resident in all parts of the world. In June, 1901, the shares taken up totalled 330,000, and the shareholders numbered 110,000. The movement has now 320,000 contributing members of whom about 7000 reside in England. Herzl had an interview with the German Emperor in 1899, and several with the Sultan, by whom he was received with great distinction. And speaking at the recently concluded Congress, Dr. Herzl said —

The negotiations were without result. I could naturally accept nothing that was not in harmony with our Basle programme, and in particular, scattered divided colonies in various parts of the Turkish Empire did not satisfy our national requirements.

The energies of the leaders were, however, not by any means confined to these incidents. All the more determined are their

efforts for the secrecy which shrouds them, and within the last two months two of the leading European powers were brought to the verge of lending their support to Dr. Herzl and his coadjutors. Unfortunately, however, the proverbial slip occurred. Recent events in Russia and Roumania, relapses of the Jewish patient, have been seized by the Zionists to point the moral of the tale they never tire of relating, and the horrors detailed by the papers day by day decided many waverers to throw in their lot with them. An escape from Russia, from the possibility of renewed Kisheneffs, seemed a necessity. It was impossible to leave human beings to the mercy of an infuriated Russian mob or the still crueller treatment of Russian officialdom. No civilised State seems willing to receive the persecuted refugees within its own territories. Germany and Austria have already closed their gates. The United States seem about to act similarly. Anti-alien legislation is even threatened in England. On no land may the foot of the wanderer tarry. From Austria to Germany, from Germany to England, from England to America is he tossed and buffeted, and in the last State he is but tolerated, and at the expense of his orthodoxy received with a very doubtful welcome. A few, the merest fraction, are taken in charge by the Jewish Colonisation Association and settled in the Argentine or Canada, but the numbers of these fortunate ones are but as a drop to the ocean of kinsmen that they have left behind them.

Nowhere on earth seems there hope for the persecuted Jew, and in his despair he turns to Zion, the name that sustained his ancestors throughout their untold sufferings. Since no State would receive the victims of intolerance and oppression, the Jew would show himself independent of all States and found and build up one for himself. But before the children of Israel were allowed to enter the Promised Land they had to spend forty years in the wilderness. To the leaders of the return of to-day, if we may judge from recent negotiations, it appears that some preparation is also considered necessary. Of two schemes we have heard in which Dr. Herzl and his associates have interested themselves. Negotiations have been conducted for the settlement of large numbers of Jews in Egypt and Mesopotamia; the former the land of sojourn that served as an ante-room to Canaan, the latter the scene of the captivity whence Judah returned to Zion under the leadership of Ezra and Nehemiah.

The idea of a settlement in El Arish, in the Egyptian territories was abandoned because of irrigation difficulties. In the realisation of their plans in Egypt the Zionists had the active support and sympathy of both the British and Egyptian Governments. With the disappearance of the Bagdad Railway scheme, the projected Jewish settlement in Babylon remained in the

indefinite state of an unrealised ambition. The failure of the El Arish plan, however, led to a further offer by the British Government. A large tract of country suitable for European colonisation abutting on the upper portion of the Uganda Railway has been placed at the disposal of the Zionist leaders, who have appointed a committee to prospect the territory and are now considering the offer.

The conditions laid down by the British Government are disclosed in a letter from Sir Clement Hill to Mr. L. J. Greenberg, the representative of the Zionists. The main features of the scheme are the grant of a considerable area of land, the appointment of a Jewish official as the chief of the local administration, and permission to the colony to have a free hand in regard to municipal legislation and as to the management of religious and purely domestic matters, such local autonomy being conditional upon the right of his Majesty's Government to exercise general control. The British Government would reserve power to reoccupy the land if the settlement should not prove a success. The acceptance of the offer is not universally advocated by Jews. The opinion of an important section of Anglo-Jewry, as voiced by Mr. Lucian Wolf in the *Times*, is in favour of the immediate rejection of the offer on the grounds, first, that the probable settlers are at present totally unfitted for self-government; secondly, that the oppressed Jews of Eastern Europe need civilised European contact and surroundings in order to raise themselves in the scale of civilisation; thirdly, because the formation of autonomous alien colonies within British territory is opposed to the interests of the Empire. In the Zionist camp itself there is considerable hostility to the scheme. The opposition claim that they are Zionists, not Ugandaists, that the aim of Zionism is to create for the Jewish people a publicly legally assured home in Palestine, not in an African swamp, nor an Egyptian desert, nor a Babylonian wilderness.

In another direction also the movement has come into prominence of late. The Jewish Colonisation Association, the institution representative to some extent of European Jewry, to which Baron de Hirsch confided the administration of the millions that he devoted to the welfare of the Jewish race, has recently obtained Parliamentary sanction to the use of the money for educational purposes rather than for those of colonisation. The plea of the Association is that they are preparing future emigrants for the life that lies before them. The Zionists claim, however, that the administrators of the Hirsch Fund are acting contrary to the wishes of the great philanthropist in frittering away the princely fortune at their disposal in schools and workshops and model dwellings.

Their few and insignificant colonies scattered in the four corners of the globe, the Zionists consider but a caricature of the noble plans of Baron de Hirsch whose object it was, they say, to remove the whole of Jewry from the power of fanatical mobs or heartless officials. If the philanthropist had lived to see the initiation of the Zionist movement, he would have been among its promoters, and in these circumstances they demand that the money given by him should be placed at their disposal for their own purposes. The administrators of the Fund, however, have shown no intention whatever to comply with this request, and the recent action of prominent English Zionists in attempting to induce the British Parliament to withhold its consent to the measure introduced by the Association, has not tended to render the relationship of the two parties more amicable.

Although the movement as regards its political objects has the support of probably a majority of the Jews throughout the world, the better and richer classes are almost without an exception opposed to it. At first the hostility was active, inasmuch as the opponents believed the schemes of Dr. Herzl to be dangerous and fraught with trouble. Of late, however, the edge seems to have worn off the opposition, and now many of the former anti-Zionists have become merely non-Zionists. The movement, however, still draws its supporters almost entirely from the poorer and poorest classes, and the more prosperous ones, as was also the case in the days of Ezra, look upon the proposed return with doubt and disinclination. Zionism has not however a political side alone. It has been the cause of a revival in Jewish literature, and as such has the support and approval of all lovers of the race. The movement seems to have quickened the Jewish consciousness, and as a result the Jew has awakened to the glorious history of his past, to the splendours of the literature that has been handed down to him at every step with accretions by his ancestors, and Zionist societies throughout the world have made the study of that history and literature an aim almost equal in importance to the return to Zion. Directly or indirectly through the instrumentality of the movement Hebrew has, after a sleep of twenty centuries, again become a living language, and once more the soil of Palestine hears the ordinary conversation of life conducted in the language of the prophets and the psalmists. There are now children living in the colonies in Palestine who have never spoken another tongue but that of the Old Testament.

Many objections have been raised to the movement. The most formidable perhaps are those termed political. For generations the eyes of the Powers have been cast covetously on Syria. France has long considered that portion of the Sultan's dominions

her own particular inheritance. Russia with the insuperable desire to extend in every direction is said to have already studded the land with fortresses in the form of monasteries and other retreats. Germany has of late discovered a new born interest in the Holy Land, an interest that is making up in intensity what it may lack in years. Moreover Turkey is still in possession, and has never shown much inclination to let go her hold on any portion of her dominions even to retain her nominal supremacy. Palestine also includes within her limits centres sacred to the religions of Europe, the possession of which the churches would still like to regain. Is it likely that the heads of the various denominations would willingly see the Church of the Holy Sepulchre pass into Jewish hands?

The answer of the Zionists is that the holy places could be exterritorialised and placed under the care of the European consuls. To the other political objections they reply that by the constitution of a Jewish State in the Holy Land, the Jewish problem that is troubling so many of the European States at the present day would be solved, and the relief obtained by the rulers of the Pale, of Galicia and of Roumania would more than compensate them for the non-fruition of any designs they may at present entertain against the rulers of Palestine. The anti-Zionists do not think that a Jewish occupation of the Holy Land would tend to alter Russian plans in the slightest, and use the possibility of a future annexation of Syria by Russia as an argument against any Jewish settlement in that province.

Another argument of the opposition is that the land in which the Zionists contemplate settling is at present a barren desert and incapable of supporting the sparse population already on its soil. The land that once flowed with milk and honey is now a wilderness of sand and rocks, and centuries of misgovernment have rendered large tracts of it permanently unfit for habitation. But elated with the optimism of enthusiasm the dreamers point to the efforts of the Mormons that turned a salt desert into a garden, and by energy supported by faith and hope changed the wilderness of the Great Salt Lake into smiling fields and pleasant meadows. For the agricultural rehabilitation of Palestine, say the Zionists, capital and labour alone are needed. Labour in the form of hundreds and thousands of down-trodden Jewish artisans, skilled and unskilled is at hand; the capital will not always be wanting. The Hirsch millions may one day be devoted to the worthiest of all possible objects, Jewish millionaires may come forward when the hour arrives; or the Jewish millions themselves may supply the need. That agriculture in Palestine may prove profitable has already been proved, it is claimed, by the colonies already in existence. Moreover Palestine, by its situation on the

high road to India and the East, by its proximity to the Suez Canal, is the centre of the commercial world, and when roads and railways have been constructed across the kingdom of David and of Solomon, the country will become prosperous and self-supporting independently of the land.

The next question put by the critics is not so easily answered. They ask what form will the government of the new State take. Will it be a religious or a secular republic? If the former, the only logical and possible action will be to give all the Levitical ordinances without exception the force of the law, for the only Judaism is the orthodox Judaism. If the book of Leviticus is taken as the law-book of the nation but a fraction of the proposed settlers will consent to abide by its provisions, and even among those it will prove unworkable. If on the other hand the government is to be a secular one, in what respect, ask the critics, is the new State to be Jewish? No definite reply seems to have been vouchsafed by the Zionists. Some, the more liberal in their religious views, have spoken in favour of a secular government; others, members of the orthodox party, claim that when Israel has once returned, the various religious problems will be found to have settled themselves. Finally the anti-Zionists point to the incapacity for self-government on the part of the great majority of the Jewish race, Jews debased by poverty and oppression in Russia, Roumania, Galicia, Morocco and Persia. The attempt to form a government out of material such as that without any previous training or apprenticeship is foredoomed to immediate and complete failure, a failure that would render the last state of the Jews far worse than the present.

Such is the present condition of this great Jewish question. The masses almost on the brink of despair clutch at the hope that is offered them, careless even if it prove a mirage. The minority claiming foresight and become conservative through comfort denounce the dream as an hallucination, a will-o'-the-wisp that would drag its followers to perdition. With the former are enthusiasm and hope, with the latter reason. Humanly speaking the latter are in the right, but more than once in the world's history enthusiasm has proved all but invincible, and in its course has overthrown and prevailed over reason. Who knows but that the dreamers may once more succeed and the thinkers fail? Who knows but that when the Eastern Question is once more re-opened, out of the welter of conflicting interests a Jewish State may arise? Less expected phenomena have more than once appeared.

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HOW TO INCREASE BRITAIN'S AGRICULTURAL PRODUCTION

FOR some years past I have devoted much time to the theoretical study of agriculture in Great Britain and Ireland, and have compared the results obtained there with those arrived at in my native country, Germany. A brief summary of the conclusions I have come to will be found in the following lines.

If we reckon the value of Great Britain's home supply of agricultural produce at £120,000,000 and divide this sum by 47,760,585, which figure represents the number of acres under cultivation in the British Isles, we find there is a return of about £2 10s. 3d. per acre. As the productive power of soil may be said to be in proportion to the consumption of manure, a comparison between Britain's use of mineral manure and that of some foreign countries is instructive. Professor Grandeau, of Paris, has compiled tables showing the amount of pure phosphoric acid and pure kalium used by various countries, wherefrom it is evident that Great Britain consumes per acre much less phosphate and kalium than Germany or France, and only about one-fourth as much as Belgium.

The value of Germany's home supply of agricultural produce (inclusive of live-stock) in a cultivated area of 84,014,000 acres may be said to be £500,000,000, or £5 15s. per acre, more than double as much as the return per acre of the cultivated area of the United Kingdom. In Belgium it is found possible to grow vegetables to as high a value as 1600 francs (£64) per acre. Moreover, foodstuffs, especially wheat, are cheaper in Belgium than in England. The fundamental reason for the depression of agriculture in Britain is not low prices, but small crops, and British farming can only be benefited by increasing the size of the crops without adding much to the cost of production.

Between 1860-1900 Germany increased the value of her home production by £200,000,000, that is to say, from £300,000,000 to £500,000,000, although the population increased by 15,000,000 or 40 per cent. during this period, and although her imports have not risen but fallen in comparison with her own population and

her own production, and although the prices of food-stuffs, of grain especially, have fallen as, indeed, they have done everywhere. Belgium, although thickly populated, supplies nearly the whole of London as well as herself with vegetables. And the commercial position of France is due in no small measure to the fact that the soil produces sufficient food-stuffs for the requirements of the entire population.

In Britain the ratio of imports to production is 3 : 2. In Germany 1 : 10. Or to put it another way, of every thirty persons in the United Kingdom, twelve are fed from the home supply ; and of every thirty persons in Germany, twenty-seven are fed from the same source. The cultivated area of Great Britain and Ireland is 47,760,585 acres, so that the United Kingdom, by adopting the methods of Germany, should be able to produce at least four-sevenths of Germany's total production, a value of £286,000,000 ; that is, the British farmers could more than double their crops and feed the whole of their population without the necessity of importing any food-stuffs whatever.

According to Professor Wagner of Darmstadt, the possible results of thorough manuring obtained on many thousands of German farms amounts per acre to : wheat 32 cwt., barley 30 cwt., oats 32 cwt., mangolds 800 cwt., potatoes 400 cwt., clover-hay 120 cwt., and grass-hay 80 cwt. Taking Mr. Rider-Haggard's calculation, the average crops in England between the years 1890-1900, amounted per acre to : wheat 16 cwt., barley 15 cwt., oats 14 cwt., mangolds 350 cwt., potatoes 95 cwt., clover-hay 31 cwt., grass-hay 27 cwt. Now the important point of Britain's farming consists in the raising of cattle ; this can be seen from the fact, that in the United Kingdom there are 28,373,988 acres of meadow land—58 per cent. of the whole cultivated area—against 18 per cent. in Germany. In England, cattle and horse-breeding are carried out and improved in a most exemplary manner by means of breeding-societies, opportunities for instruction, exhibitions, prizes, etc. ; but of what use is all this when the most important thing of all, the fodder, is wanting ?

In this matter the condition of things might easily be improved. Manuring with phosphate would double the yield ; manuring with phosphate and potash and nitrogen—thorough manuring—would treble it, and this threefold quantity of crops would contain three times the quantity of nutritive elements and actually represent a ninefold increase of nutritive contents. Albumen would be increased from 3 to 12 per cent., fat from 4 to 15 per cent., and soluble carbon hydrates (sugar, starch) from 10 to 30 per cent. The value of hay in England amounts to £25,000,000. The increase would bring it up to £75,000,000, and all this could be

obtained by a comparatively small expenditure for manuring, namely: £3,000,000 spent on basic slag and superphosphate, £3,000,000 on potash, and £1,500,000 on nitre, a total of £7,500,000. Great Britain now spends considerably more than this sum every year in order to feed her herds with imported fodder. With the increased yield, obtained by the outlay in artificial manuring, the United Kingdom would not only be able to maintain double the quantity of live-stock, but would require no more imported fodder, and would produce the food-stuffs she now imports.

Let me be more explicit. In 1902 England imported meat to the value of £40,000,000; cattle valued at £8,000,000; oats valued at £12,000,000; butter valued at £20,000,000; margarine valued at £2,000,000; milk valued at £2,000,000; cheese valued at £2,000,000—a total import valued at £86,000,000. These imports she could produce herself if the soil were manured so as to give the double or treble yield of fodder. The increase of yield in continental countries has been accomplished, despite stubborn opposition, by the introduction and application of the principle, that those nutritive vegetable substances which have been extracted from the soil by the crops must be replaced. There is by no means sufficient farm-yard manure to supply the soil's need. The artificial manures used by Germany to-day represent a value of £12,000,000, and this sum brings in, together with the whole system of high farming, an increased harvest valued at £200,000,000.

Between the years 1880 and 1902 the consumption of manures increased in Germany as follows:—

Basic Slag.	from 200,000 tons to 1,100,000 tons
Superphosphate.	400,000 " " 900,000 "
Potash	150,000 " " 250,000 "
Nitre	100,000 " " 400,000 "

And the consumption of basic slag alone in the whole of Europe increased from 200,000 tons in 1880 to 2,000,000 tons in 1902.

The most important question for Great Britain, then, is to teach the farmer how best to use the different manures: and to furnish him with the required manures at the cheapest possible rate. The use of mineral manure would never have been so general in Germany had it not been that both these questions were thoroughly and systematically examined by special organisations throughout the country, whose influence penetrated to every village. These organisations are agricultural co-operative corporations, which afford the farmer the opportunity of buying the right sort of manure at a cheap price. For it is asking too much of a plain farmer to expect him to calculate exactly whether,

given certain costs of carriage, it would be cheaper for him to purchase a 14 or a 16 per cent. manure. The calculation is done for him by the corporation, which also assumes general control of the goods delivered, while at the agricultural experimental station the goods are analysed at the expense of the manufacturer. Furthermore, the corporations allow the farmer time to pay for the manure, often waiting until his crop is sold.

Equally important is their influence by means of instruction; they have ample opportunity on delivery of the goods to supply the farmer with advice, and they give similar counsel through travelling teachers, winter schools, technical periodicals, meetings and lectures. The corporations of each province are combined under the Chamber of Agriculture, a semi-governmental department, to which they are subordinate. In fact, Germany has achieved the great success of feeding nine-tenths of her population by using artificial manures, and this has been rendered possible by the work of the corporations.

It is extraordinary that Great Britain uses so little of the very phosphate manure which is in every respect most suited to her soil. It can be shown that the United Kingdom consumes only one-third of the mineral manure used by Germany and only about one-half of the quantity consumed by France. The consumption of basic slag by Great Britain is one-seventh that of Germany, and this insignificant consumption of basic slag is particularly striking as it is a native product; contains 50 per cent. of lime, which British soil needs in very many cases; is most suitable for the moist British climate, as it cannot be washed away; is cheap; and two-thirds of the supply are exported.

The results I have described are not obtained under those "special circumstances" or "exceptional conditions" of which we hear so much. This fact is clear from the statistics given. They are the simple consequence of great natural laws thoroughly recognised by modern science. And with general, plentiful and proper manuring the soil of Great Britain can be made to do what the soil in Germany does, namely, produce sufficient to provide, if not for the whole, at least for the greater part of the country's needs. England will only be able to retain the full profit of her world-wide commerce, and her export industry when she utilises to the full the yielding power of her soil.

THEOBALD DOUGLAS.

WIESBADEN.

THE STORY OF CANADA'S POSTS

II.*

GEORGE HERIOT, 1800-1816.

AFTER the death of Hugh Finlay the offices of Deputy Postmaster General and Superintendent of *Maitres de Postes* were separated. George Heriot, who succeeded Finlay, contended that the two positions should be controlled by the same individual, holding that the head of the postal department could alone administer the office of superintendent effectively, while for the purpose of securing punctuality in forwarding the mail it was necessary that he should possess the right of control over the *Maitres de Postes*, with power to censure or dismiss in case of misconduct. His arguments, however, failed to avert the division of duty, and the post of Superintendent of Provincial Posthouses, as the office was now called, was bestowed on a Canadian in whose hands it almost became a sinecure. Finding themselves freed from the authority of the Postmaster-General, the *Maitres de Postes* lost no time in demanding increased payment for conveying the mails. This demand could not well be resisted, and the former charge of sixpence per league was raised to eightpence and subsequently to tenpence for the same distance. Left to themselves, the *Maitres de Postes* gradually drifted into habits of negligence and even insolence, until travelling became most uncomfortable.

On the 5th of April, 1800, Heriot took charge of the Canadian postal department, and the office at Quebec, his only assistant being a clerk named Giffend. As Deputy Postmaster-General of the Provinces of Canada, Nova Scotia, New Brunswick, and their Dependencies, he was answerable to the British Postmaster-General for the conduct of his deputies, whose appointments were in his hands. And he was at liberty to establish new postal routes and offices, or make other improvements, provided that in his opinion the changes were likely to benefit the revenue. At this period the entire number of post-offices throughout the

* No. I. see September, 1902.

whole of the provinces did not exceed twenty, and the estimated population was about 450,000.

The subsequent progress of the country in trade and population, and the development of its resources were remarkable. In the Upper Province of Canada the quick changes were more noticeable than in the Lower. Here everything was in a state of transition and so rapid was the improvement, that in a very few years settlements appeared where forests had stood. For instance, while in 1800 only 2600 loads of timber reached Great Britain, from the Canadian provinces, in 1810 125,300 loads were landed on our shores. And writing to a friend, in the same year, the Speaker of the House of Assembly remarked :—

We have seen Upper Canada in her infancy at a period when flour and pork were imported from the mother country, and now besides supplying its own wants, exports yearly from 80,000 to 100,000 barrels of flour, a great deal of pork, as well as other commodities.

As the provinces advanced, the want of improved postal facilities became more and more manifest. Yet, no matter how desirous Heriot might have been to comply with the representations from the governors, traders, and settlers, he was bound by his instructions to consider the Post Office purely as a Board of Revenue. Accordingly, when extensions of existing postal routes were asked for, the question of justification was sure to arise. To establish posts to the scattered settlements where the amount of correspondence was so trifling meant a heavy loss of revenue. The traders and settlers, however, argued, and I confess with truth on their side, "that no circumstance could have so beneficial an influence in accelerating the progress of their improvements as a proper and liberal regulation of their internal postal system." At last, yielding to the pressure brought to bear upon him, Heriot instructed Mr. William Allen, the Postmaster of York, to apply the entire revenue produced from postage in the Upper Province towards improving the internal postal communications and giving facilities to the new settlements.

The internal postage rates applicable to the British dominions in North America at this date were :—*

Distance	Single.	Double.	Treble.	Ounce.
	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
Not exceeding 60 miles	0 4	0 8	1 0	1 4
Over 60 but not exceeding 100 miles	0 6	1 0	1 6	2 0
Over 100 but not exceeding 200 miles	0 8	1 4	2 0	2 4
For every 100 miles over 200 (extra)	0 2	0 4	0 6	0 8

But as the distances along the roads and paths travelled were in every case almost a matter of conjecture, it was impossible to determine what the actual rate should be. Hence the charges

* The charges were fixed by 5 Geo. III., ch. 25.

were often wrongly apportioned. Still the post more than paid its way, and the surplus net revenue obtained in the first twelve months of Heriot's period of office was £884. Ten years later it amounted to £2514, so that in the course of a decade the profits had increased nearly threefold. This surplus revenue was paid over to the English Post Office, and actually went to increase the British postal revenue.

No adequate measures were taken to see that the roads were properly repaired, although Government officials, known as "grand voyers," were entrusted with the work of enforcing the law in this respect. It is, however, only fair to say that owing to the smallness of their salaries, they could not afford to travel in order to execute their duties. As a result, the roads near the boundaries of the provinces were universally neglected. Again, the local interest of each province induced the authorities to attend to the formation and maintenance of roads leading to their ports of shipment, more than to those communicating with the adjoining provinces. In these circumstances any effective improvement of the internal postal arrangements was hardly practicable. Writing in 1812, Heriot said: "There is only one principal road of communication for a post throughout his Majesty's Provinces in North America, and no other route than the present can be projected." The route in question led from Halifax to Amherstberg, the couriers in their journeys passing through Nova Scotia, New Brunswick, and Lower and Upper Canada. Notwithstanding the *laches* of the "grand voyers" many new routes were opened, and whereas in 1800 the distance covered by the mails was only 813 miles, in twelve years it had increased to 1251, and in 1816 a total of 1722 miles was reached, exclusive of the "way"* posts of the Lower Provinces or the yearly express to Gaspé. This increase in mileage took place chiefly in Upper Canada.

The most important post during Heriot's term of office (1800-1816) was that between Halifax and Quebec. Since the establishment of this post in 1787, no alteration had been made in the route or in the mode of conveyance except a slight acceleration of speed between Quebec and Fredericton. But in 1809 British merchants interested in the trade and fisheries of the North American colonies sent an urgent petition to the Privy Council, complaining of the internal arrangements of the provinces. Referring to the postal communications between Halifax and Quebec they pointed out that the average time occupied by the couriers in performing the journey was not less than three weeks,

* "Way" posts were the posts instituted by the Provincial Legislatures; in most instances there was no post-office along their extensive routes, the letters being delivered and collected by the courier who made his own postal charges.

although the same route had occasionally been traversed by individuals in six days. The rate travelled by a courier was about three miles an hour, and the distance between Halifax and Digby (estimated to be about 153 miles) was scheduled in the Couriers' "Way Bill" to be performed in fifty-two hours.

The comparison, however, was of little value, since a traveller could proceed with as few stoppages as he found convenient, whilst the courier had to carry his mail, generally weighing some two hundredweight. And although only seven post offices intervened between Halifax and Quebec, yet he had to stop at over thirty stages on the way, at all of which certain matters had to be attended to before he could proceed on his journey. The only suggestion Heriot could make for improving the communication was to increase the number of couriers and shorten the stages, which in some instances were over thirty miles distant through lonely and uninhabited districts. Many a poor courier lost his life in the performance of his duty, and the following case is typical of the privations which these men at times were forced to endure.

On the 20th of December, 1811, a courier named Marques, carrying the mail from Fredericton for Quebec, reached the small military settlement of Presque Isle. Owing to the severity of the weather he had obtained an assistant to accompany him up the river St. John as far as the Great Falls. The two men had proceeded safely to a point some miles beyond the Rock at Tobique when the ice gave way, and both narrowly escaped drowning. They recovered the mail, but drenched to the skin and with the nearest habitation fifteen miles distant, their condition was a pitiful one. Bravely they continued their bitter journey, but their clothes soon became frozen stiff and considerably retarded their progress. Still they persevered, and managed to get within three miles of the Great Falls, the next military station, before the assistant was compelled to give up, being unable any longer to walk. His companion did his best to persuade him to struggle on, but all to no purpose, the poor fellow lay as he fell. Marques saw that darkness was approaching, and that he could do nothing more for his companion, so with a promise to send back assistance he started off alone. On reaching the settlement, he lost no time in making the Sergeant acquainted with what had happened; but by this time darkness had set in and nothing could be done till daylight. As early as possible a party of the 104th Regiment set off to bring in the missing man, and after a prolonged search he was found, still alive, but both feet were badly frost-bitten, in fact he was almost frozen to death. With great difficulty the soldiers succeeded in conveying the poor fellow to the settlement where, in spite of every possible attention, he rapidly succumbed to the effects of the exposure.

During Britain's arduous struggle with the French, the Americans had displayed no friendly disposition towards us, and for a long while preparations were on foot for a great war. It was early recognised that in the event of a struggle, our postal communications with New York would be severed, while the needs of the military and civil establishments necessitated the keeping up of a more frequent and regular postal communication between Quebec and Halifax. Eventually America declared war, selecting Canada as the first object of attack. Daily the enemies' privateers were expected to make an attempt to capture the packet boats plying across the Bay of Fundy, between St. John and Digby, and it was therefore decided that the route between Halifax and Fredericton should be altered. Accordingly the mails were sent overland once a week by the head of Chignecto Bay a distance of 308 miles, the couriers leaving Halifax and Fredericton on the same day (Tuesday) meeting to exchange mails at Fort Cumberland.

The new route was by St. John and Sussex Vale. The courier from St. John crossed the river Hammond near Sussex Vale, and a little distance on the Kenebeckais river had to be ferried. Bearing away to the right and skirting the left bank of the river for some distance, he passed through the valley between the Kenebeckais and Petcudiac (or Pedicodiack) rivers, and striking the right bank of the Petcudiac he followed it for a considerable distance, then crossed by ferry to the left bank which he followed until he came to the Bend, from which point it was open country to Fort Cumberland. The Halifax courier leaving Fort Cumberland crossed the boundary into Nova Scotia, making straight for Amherst, leaving Amherst he made for the open and hilly country which led him over the top of Cobiquid Mountain, and on to Londonderry and Truro, where he joined a regular post road through Windsor and Horton to Halifax.

At the end of the war the old route across the Bay of Fundy, was reverted to, and an accelerated service established, the journey between the two cities being performed in seventeen days each way in summer, and twenty-three days in winter. This was rendered possible by the employment of extra couriers on the road. At the same time the number of posts were increased, the mail between Halifax and Digby being conveyed by light cart in summer and sleigh in winter, while boats were used to cross the Bay of Fundy; and between St. John and Fredericton, canoes in summer and sleighs in winter. From Fredericton to the Great Portage the mails were carried in carriages, on foot, or by canoe, and those between the Great Portage and Quebec by the *Maitres de Postes*, being the only service this department now performed.

In 1801 a regular post was established between Quebec and

York (Toronto) then the seat of the Government in Upper Canada, the Governor (Lieut.-General Hunter) agreeing that in the event of the revenue not meeting expenditure, the deficiency should be made up either from the contingencies of the Province or by the Provincial Legislature. This course, however, was not necessary, and Heriot appears to have been more satisfied with results, for soon after the post was established he wrote to the Postmaster-General :—

I have the pleasure to acquaint you that the communication by post with Upper Canada is now commenced with manifest advantage to the revenue and general satisfaction of the inhabitants.

Two years later a regular fortnightly post was established between Montreal and Kingston. The cost of this post was only £100 a year, due to the courier carrying newspapers upon which he made his own profit. The journey was performed in about forty hours. The road between York and Kingston was very bad ; it was only used in winter, for during the summer months the mail was carried by water, but no regular postal communication existed between these two places until 1810 when a general bi-weekly post was allowed. In 1802 an "occasional" post, that is the post went as often as the public service or the necessities of commerce required, was established between York and Sandwich, calling at Amherstberg. The journey was made on foot and occupied nearly three months, the mail being carried by a man who appears to have been an itinerant trader making three or four trips in the year.

The war with the United States, however, particularly affected Upper Canada, and every able-bodied individual was called on to serve in the militia, all postal arrangements being thereby completely disorganised. The only posts in existence during the struggle for supremacy were the "military expresses." Following the conclusion of peace in 1815, the posts between Montreal and Kingston, Kingston and York, and from York to Niagara and Amherstberg were re-established. Between Montreal and Kingston the mails were conveyed on horseback once a week. The post left Kingston and Montreal on Monday evenings, the courier starting from Kingston being due to arrive at Brockville on Tuesday, Cornwall on Wednesday, and Montreal on Thursday. The remaining mails were also weekly, and in each instance were dispatched from York on Wednesdays.

Next year the Montreal and Kingston post was made bi-weekly and conveyed by carriages, which set out every Monday and Thursday, doing the journey in about forty hours. A change was also made in connection with the York, Niagara, and Amherstberg mail. The whole mail then left York every Monday at 4 P.M., being taken by carriage as far as Dundas, where a

post office was established. From thence the Niagara portion was carried on horseback. And the mail for Sandwich and Amherstberg left Dundas every second Thursday, the distance, some 260 miles, being traversed on foot, as the greater part of the journey was through a wilderness.

Although the population of the lower province in 1800 was some three times that of Upper Canada, the inhabitants made so little use of the post that no extensions or increased facilities were considered necessary. The post between Quebec and Montreal remained as originally arranged by Finlay until 1812, when a contract was made with a stage-car proprietor for the conveyance of an extra mail which left Quebec and Montreal every Saturday morning. In 1810, an office was established at William Henry, and in the year following another at St. Denis. These were the first offices on the opposite bank of the St. Lawrence, both were served from Berthier, the mails being conveyed across the St. Lawrence by canoe. The war partly disturbed these arrangements, but on peace being signed the service was resumed.

The year 1816 witnessed a notable change in the Quebec and Montreal post: the conveyance of the mail by the *Mâitres de Poste* was discontinued, and a contract made with Messrs. Bureau and Whitney stage-car proprietors for a five-day service, at the annual cost of £1440. No post went from either end on Fridays or Sundays. The post to William Henry and St. Denis was also increased to five days a week. As these stage carriages conveyed passengers, the couriers who had travelled with the mails under the previous arrangement, were now retained to act as guards, being held responsible for the safety of the mail, and the punctual delivery of "way" letters on the route. The mails were despatched from Quebec and Montreal at 5 P.M., the journey occupying about thirty-six hours.

In August, 1803, John Howe was appointed Postmaster and Agent for the Packet boats at Halifax. The new official was able and energetic, a member of the provincial legislature and possessing considerable influence throughout the province. In his position of Deputy-Postmaster, however, he was subordinate to Heriot. At that time only five offices were attached to the regular postal establishment of Nova Scotia, Halifax, Windsor, Horton, Annapolis and Digby, all of which were on the line of the Quebec and Halifax post. When Sir George Prevost became governor of the province in 1808, he asked for several postal communications to be established, not on the ground that the settlers and traders required them, or would be benefited thereby, but for military purposes, the object being to form a system of regular postal communication between the various military settlements scattered throughout the province for defence purposes.

Howe appears to have favoured the projected posts; but Heriot, recognising that such posts could not possibly pay, informed the governor that, under instructions from the Postmaster-General of England, he could not authorise these posts, nor would he be justified in incurring a large expense to meet the demands of a very small correspondence. The Governor, finding Heriot determined to adhere to his decision, took the matter entirely into his own hands and prevailed on the Legislature of the Province to grant him the necessary funds to establish these posts in different parts of Nova Scotia. Similar action was taken by the Governor of New Brunswick and Prince Edward Island with like result, which to a great extent made the Postmasters of these provinces independent of Heriot.

The first provincial or "way" post established in Nova Scotia was that to Pictou, Truro, and Antigonishe, the Provincial Legislature agreeing to pay a sum of £350 a year towards the cost. On the western seaboard the postal route terminated at Digby, where the Quebec mail crossed the Bay of Fundy. From Digby a way post was established to serve Yarmouth, Shelburn and Liverpool, for which service the Legislature voted £230 per annum. The only way post established in New Brunswick was from Fredericton (where Mr. Alexander Phair was postmaster to) Dorchester, then a small settlement, and for this the assembly voted an allowance of £50 a year. The way post to Pictou was (at the desire of Governor Debarres) extended to Prince Edward Island, the assembly accepting responsibility for the cost of a courier between Pictou and Charlottetown and the employment of a packet boat between the Island and the Bay of Vert. With Cape Breton there was no regular mail, letters being forwarded by vessel whenever opportunity offered.

The agreement with the United States Post Office was renewed by Heriot, but with the proviso that the intercourse was to be for commercial correspondence only, and the prepayment of postage compulsory as far as the frontier, each country collecting and retaining its own postage. The result of this arrangement was that senders of letters from Canada to be forwarded to England from New York were required to prepay the postage as far as New York, as much as 9*d.* being charged on a single letter between Montreal and Swanton. The distance was about sixty miles *via* Chambly and St. Johns, where post offices were established, and the correct postal charges were:—under 60 miles, 4*d.*, over 60 and under 100 miles, 6*d.*, so that there was an overcharge of 3*d.* Then, as the United States postage had to be handed over to the United States' courier at the frontier, the sender was required to forward sufficient cash with his letter for the purpose. All this was most inconvenient, and

after the war a new arrangement was made, by which prepayment was agreed to on letters posted in Canada, but a letter posted in the United States could not be prepaid. This agreement virtually made Heriot the agent of the United States and collector of their postage. For this he received a commission of 20 per cent. on the amount collected, which added several hundred pounds to his income.

A bitter feeling sprang up throughout the Canadian provinces regarding the disposal of surplus revenue derived from internal postage. And strong protests were made against the money being remitted to England instead of being retained in the Colony and applied towards opening up postal communications with new settlements, the improvement of roads and erection of bridges, all of which were badly needed. Year by year the balance remitted had increased until the sum for 1815 reached £8099 2s. 1d. The demands of the settlers and traders were strongly supported by Lieut.-Col. Sir Gordon Drummond, Administrator-in-Chief of Canada. Heriot pleaded that his instructions prevented him from giving facilities where the anticipated revenue did not warrant it, and that the whole revenue derived from Upper Canada, after deducting expenses, did not amount to £200 a year. At length the correspondence between the two men became so heated and contentious that the Administrator declined to carry the matter further with Heriot, and appealed direct to Lord Bathurst, then Secretary of State for the Colonies. At the same time he requested Heriot's withdrawal on the ground that, unless the superintendence of the posts was placed in other hands, there would be no hope of improvement. He also complained of Heriot's want of respect for himself as his Majesty's representative and for the dignity of the King's Provincial Government.

On the the other hand, Heriot did not hesitate to put forward his case :

My situation [he remarked] has ever been rendered extremely hurtful to my feelings by an idea which the inhabitants of this country have adopted that I am invested with a *carte blanche* relative to the disposal of the Post Office revenue. The Governors [he continued] may be actuated by zeal and by a prejudice, perhaps laudable, to favour the inhabitants of their particular provinces. . . . I feel the trouble and anxiety incident to my situation too great for the state of my health, and shall be happy to give up the appointment. . . . The degree of suffering depends on the more or less acute perception of the mind, to me the indignity offered is intolerable, and no motive of interest or advantage can induce me to remain longer in the service.

Shortly after sending this despatch Heriot resigned his appointment (March, 1816) and was succeeded by Daniel Sutherland.

J. G. HENDY

(Curator of the Record Room, G.P.O., London).

SCOTLAND AT THE SOUTH POLE

LITTLE is known of our most southerly possession—the Falkland Islands. Yet some two thousand English and Scotch people live here governed by English laws and regulations. Although wind-swept and desolate, and surrounded by thousands of miles of storm-tossed ocean, this far-off colony is by no means an unimportant settlement. And, in the event of war with a South American State, Stanley Harbour, the only English port in the South Atlantic, might become a place of first importance.

At present the Islands are having a bad time. Their one source of wealth is the export of wool. For that purpose many thousands of sheep are annually reared, and the two larger islands are entirely given over to sheep-farming. At one time a sheep-farmer was able to earn a considerable income. Wool fetched a good price in the English market, the fat was converted into tallow, and the inhabitants lived almost entirely on mutton, which is still known for obvious reasons by the name of “365.” This prosperous state of affairs has unfortunately changed. “Scab” made its appearance, thousands of sheep had to be destroyed, and the farmers were put to very great expense before the disease could be eradicated. It was necessary to separate the flocks by several miles of wire fencing, another heavy drain on the farmers’ purse. Then, when reasonable hopes were entertained of recouping this expense, the price of wool began to fall. Now it fetches but 4½d. instead of 1s. per lb. as was formerly the case. The freight of every bale of wool costs 30s. to send to England, so, as may be imagined, the Falkland Island sheep-farmer of to-day reaps but an infinitesimal profit of all his hard-earned toil, nor does the outlook seem more promising. This is especially hard as, in many cases, men have come out here putting all their money and energy into their work, hoping to make enough in time to return home and settle down. The same cry comes from the sheep-farmer in Australia and New Zealand, but there other interests and occupations are possible, and the life of an Australian colonist has its compensation in the way of

climate, scenery and life. But in these isolated Islands there is nothing else to take the place of sheep-farming.

Other industries have been tried, but have either died a natural death or failed from some cause or another. Sealing at one time was carried on successfully, but the seals were not preserved, and the females, which are supposed to have the best fur, were indiscriminately killed at all seasons of the year. Consequently only a few hair seals are left, and their skins are practically worthless. Penguin oil, which at one time fetched £25 a ton, became of so little value that it was not worth exporting. Thus the Islands are still peopled—for penguins are very human—with a large number of these ungainly, but quaint and fascinating birds, whose eggs are much appreciated here by the inhabitants. In fact, near Stanley, the only town in the Islands, the penguin rookeries are in danger of being exterminated, as in nesting season cutters bring in boatloads of eggs for sale, which fetch two shillings a hundred.

There are three kinds of penguins in the Falklands. The "Gentoo," the "Jackass"—so called from the braying sound he makes—and the "Rocky" penguin. The "Emperor" and "King" penguins are now only found further south. The ways and habits of these birds are most interesting, and it would be a thousand pities if they became extinct. Wild-fowl of almost every description abound on the Islands. Countless gulls are to be seen in the vicinity of the slaughter-houses, where they act as scavengers; and the "loggerheads," or steamer ducks, and the black, long-necked "shag" are so tame in Stanley Harbour as to be the easy prey of sailors and boys, who stone and kill them for pure mischief, as they are unfit for food, having a strong fishy flavour. Three varieties of geese are to be found, the Kelp goose, the Upland and Brent goose; the last two are very good eating when young. Snipe, teal, dotterel, wild swans, curlews, hawks, bitterns, and small birds of every kind abound on the Islands.

Many years ago we had wild horses and cattle in the Falklands, and in an old official report of 1855 it is stated that:

a large herd of cattle in Lafonia (on the East Falklands) fled north before a southerly gale in such confusion that, being checked in their mad stampede by a peat wall covered with gorse, they leapt over a high cliff and were all dashed to pieces. Since then, however, in consequence of their ruthless and wholesale slaughter hardly any are left.

Of fish there is plenty, the deep-sea product being cod, mullet, and smelts, besides shell-fish—clams, mussels; while in the streams the angler is sure of a good day with the trout. At one time it was suggested that fish might be salted and exported to the Roman Catholic countries in South America, where, especially during Lent, it is so much in demand. But the scheme

fell through on account of the stormy and treacherous weather round the coast, which makes the life of a fisherman a very precarious one. After the discovery of gold in Patagonia it was supposed that the Falklands also possessed mineral wealth, as in the prehistoric ages these Islands were supposed to form part of the mainland of South America. But up to the present these hopes have not been fulfilled. From time to time small quantities of iron pyrites have been found, but no enterprising person has yet gone further than theorising on the subject.

The soil is unsuitable for cultivating grain, but some of the small islands are covered with tussock, which grows to a height of several feet, and is used for feeding cattle and horses during the winter. The ground is covered with a short coarse grass on which the sheep feed. In some districts the balsam-bog forms a curious feature, little hillocks extending for miles so close together that a horse can with difficulty make his way between them. The "diddle-dee" bush is common and useful for lighting fires in the camp, as it is of a most inflammable nature even when wet with rain; it has a small red berry which makes excellent jam. Scurvy grass, which has a sweet-smelling white flower, wild celery, the tea plant, pronounced by explorers as being a good substitute for tea and even now is sometimes used for that purpose, and many other white flowering plants and ferns are seen on the Islands. The flora, from a botanical point of view, is of great interest, although, on account of the cold weather and high winds the general aspect of the country is bleak and desolate. There are no trees or shrubs of any size.

Peat is the only fuel used in the Falklands, there being neither coal nor timber. Cut into large square blocks and rickled, the peat, when perfectly dry, makes excellent firing. A few years ago there was a peat slip, causing one death and great destruction of property in Stanley. Since then trenches have been dug to drain the peat bogs above the town. But for the peat, Stanley would hardly have been built where it is. Situated on the east coast of the East Falklands, close to the harbour which bears its name, the town is very exposed, and the low hills on either side seem to form a gully, where the winds from every quarter seem to congregate together. On the West Falklands the country possesses a certain wild picturesque beauty of its own; but there is nothing to redeem the desolate aspect of Stanley, surrounded by peat-bogs and barren grey rocks.

About one hundred houses are placed close together, each with its little garden, where carrots, turnips, and cabbages grow. Nearly every house has its porch full of flowers, and these patches of colour do much to relieve the monotony of the place. Stanley Harbour is six miles long, and ships of 5000 tons can anchor

here. During the so-called summer months, from December to April, the little town is enlivened by the presence of three or four English men-of-war, belonging to the South American station. The arrival of the ships is looked forward to by the inhabitants, and for a time the sleepy little place wakes up and puts on holiday attire. Dances and riding picnics are organised, and there are few places where our "handy man" is so appreciated.

The chief drawback to life in the Falklands—after the weather, which is beyond description, for when it doesn't blow it rains, and when it doesn't rain it blows, but frequently both—is the monthly mail service. Once a month only do we receive news from Europe brought by a Pacific steamer, and a fortnight later another steamer homeward bound calls for our letters. Mail days are the great events of the month in Stanley; flags fly from the hotels and consulates, and business is quite brisk when on fine days passengers bound for other ports land to buy stamps and to look at the "Stores" and try, with doubtful success, to get a meal on shore. The "First and Last," the "Rose," and the "Ship," are very popular establishments, where an excellent glass of beer can be obtained, and where one can get a good square meal, the fare consisting chiefly of the inevitable mutton, varied at the "Rose" by a very popular dish with the sailors of eggs and bacon, price 2s. 6d. "Lame ducks," as battered and disabled sailing ships are called, put in from time to time for repairs after battling against the storms round the Horn, and the harbour is dotted about with old hulks, the remains of what were once fine ships but have come to their last anchorage in these far-off waters, amongst them the old *Great Britain*. Some of these hulks are used for storing grain and coal, others are left until they fall to pieces and are eventually sold as wreckage.

The Falklands are supposed to have been discovered by Davis in 1592, and visited by Hawkins in 1594. In 1763 France took the Islands and started a settlement at Port Louis. In 1820 the Republic of Buenos Ayres established a settlement here which the Americans destroyed in 1831. Two years later we took possession of the Islands for the protection of the whale fishery, and in 1842 a regular civil administration was formed at Port Louis. Soon afterwards Stanley became headquarters, and it still remains the seat of government.

"Darwin" seems to have had a very poor opinion of the Falklands, as, in his 'Voyage of the *Beagle*,' he says, "After the possession of these miserable Islands had been disputed by Spain, France, and England, they were left uninhabited." Possibly some may agree with him, especially during the long, dark winter months, when, except for the monthly mail, nothing occurs to

vary the monotony of life in this distant little colony. Yet, on the other hand, the climate is exceedingly healthy, epidemics being practically unknown. A good price is paid for labour—even an ordinary workman gets 8*d.* an hour; and until the last few years fortunes were to be made in sheep-farming and other occupations.

If proper accommodation and a cheaper mail service were provided, there is no reason why residents in Buenos Ayres and Monte Video should not spend the summer months in Stanley, and thus avoid the hot season in South America instead of going to England for change. After all, it is something to be on English soil and amongst English people; and there is no doubt that much more use might be made than is at present of Scotland at the South Pole.

ELLA M. HART-BENNETT.

COLONIAL SECRETARY'S QUARTERS,
FALKLAND ISLANDS.

THEIR EXCELLENCIES

THAT the main principles of our Imperial life are but little understood in the mother country is disputed by no one who knows the Empire intimately. For instance, on the appointment of the first Governor-General of Australia, politicians and others commonly represented him as solely responsible for setting in motion the legislative machinery of the Commonwealth, just as they represented the Federal Bill as one of Mr. Chamberlain's achievements. They failed to realise that as self-government is in England so it is in Australia. The Governor-General no doubt plays an important part in navigating the Federal ship, but the actual work must be done by the Prime Minister as the head of a responsible Ministry. Nor has the governor of a colony which has won for itself a responsible position in the Empire, more executive power than the King, and of course infinitely less influence.

But if inaccurate thinking invests the colonial governor with too much power, imperfect knowledge of the social and political conditions in greater Britain invests his wife with too little. She is a greater personage than her husband, an acute critic once remarked of Lady Loch, and, should she be successful, the same may be said of "her Excellency" in all the main divisions of the Empire. This may sound a little extravagant, but it is none the less true that unmarried governors are almost invariably failures. Lord Milner is a brilliant exception, but he is an extraordinarily able man in an extraordinarily difficult position. It ought by now to be as well known in Downing Street as it is in the colonies, that a governor who has not taken to himself a wife has small chance of success in a democratic State.

One has merely to remember the political conditions of a self-governing province to understand that this must be so. A creative statesman like Lord Cromer would find no scope in Canada or Australasia, as an ordinary colonial governor would find himself entirely out of his depth in Egypt. Up to 1891, the man who made history in the dominion was Sir John Macdonald; the man who is making it now is Sir Wilfred Laurier. Until the raid, the driving force in South African affairs was the late Cecil Rhodes. In Australia personalities are not so marked,

but political power lies with responsible Ministries, not with the governor. It should never be forgotten, too, that distrust of the Colonial Office, rooted in the colonial mind by a century of tyranny, neglect, and ignorance, is a very real factor in the attitude of Englishmen oversea towards the representative of the Sovereign. It is an honourable colonial tradition to speak and act as though the contrary were the case, just as it is an honourable tradition of English public life to take for granted that men who do their utmost to aid the Empire's foes, are animated by the purest patriotism; but the moment the Colonial Office tries to assert authority, the real sentiment of the public comes to the surface, and it is the governor who suffers. He is the "foreign nobleman," "a minion of Downing Street," and "the embodiment of arrogant officialism." The Colonial Office is the most admirable institution in the British Empire until it ventures to perform its functions. Then it is the worst.

But, as a peer with a distinguished Imperial record once remarked, "if colonial governors have no power, they have influence," and therein lies their strength. They do not represent England but the Crown. Hence their whole duty is to minister to loyalty, to do nothing that will wound it, to do everything that is possible to stimulate it. An unsympathetic governor not only weakens the tie that binds colonials to their Sovereign, but gives new life to class prejudice. That is to say he creates a feeling of antagonism to Englishmen as distinct from colonials. It is an ill servant that gives a bad impression of his master, and this is practically what a tactless governor does in a self-governing colony.

Nor is the duty of a governor to the State of which he is the head less important than his duty to the Sovereign. Government House is the aristocratic centre of a democracy. Its influence on colonial life and growth, like that of loyalty to the Crown, can hardly be over-estimated. Its strength, born of a settled order of things, throws into relief the weakness of a struggling community in which each man thinks himself as good, if not better than his neighbour. It sets up an ideal of manners. The aggressive spirit of colonial independence is modified by the presence of the King's representative, who is proud to call himself a servant, while at the same time his birth and station command deference without the aid of self-assertiveness, self-consciousness and insolence, which are too often characteristic of ambitious individuals in a society in process of evolution; Government House, therefore, maintains a standard of simplicity that keeps the exaggeration of the rich within bounds.

Again, in the political arena, the influence of a governor makes for nothing but good. The nice sense of personal honour,

which distinguishes an English gentleman, has a wholesome tendency to elevate crude ideas on mutual obligations. In short, the governor is the ambassador of the old world to the new, the silent witness that grace and beauty are as necessary to life as vigour. It is the head of the family who is best able to carry on its traditions, not the younger sons, who are forced to go out into the world to make their own career. Hence Englishmen in the mother-country have all the charm for colonials that the chief of a noble house has for its cadets. No one felt it more than Sir John Macdonald. "I do not think," he says in one of his letters, "that there is anything in the world equal in real intellectual pleasure to meeting the public men of England. Their tone is so high, and their mode of thinking so correct that it really elevates one." This is the opinion of unprejudiced colonials abroad in the Empire. The aristocratic basis of society, the institutions which do not bear transplanting, the atmosphere created by a thousand years of national existence, invest the best type of Englishmen at home with an indefinable something that is absent in his brethren who have developed under other conditions. Like the soft haze that veils an English landscape, it is as elusive as it is suggestive. Government House radiates this subtle quality in the Englands oversea. It brings home to the colonial mind that freedom is well, but that service is better; that equality is not the final word of civilisation. This loyalty to the Sovereign saves the colonies from those grosser forms of materialism which are destroying lofty ideals in the United States. The social standard in Canada and Australasia is not set by the millionaire, but by the gentleman whose birth is considered before wealth, honesty before success.

Of Colonial governors Lord Carrington is perhaps the most popular type. He has been paid one of the highest compliments ever paid to a governor since the inauguration of self-government; for everywhere throughout the English-speaking world he was regarded as the ideal of what his Excellency should be. When in Australia, his influence extended far beyond the borders of New South Wales, a fact which was demonstrated at the farewell banquet given to him in November 1890. The question is this, would he have gained this enviable position had he been a bachelor. It is unlikely. His tact, geniality, broad views, and complete identification with the interests of Australia in general, and New South Wales in particular, undoubtedly would have made him one of the most successful governors of his time; but that he was something more he owes to Lady Carrington, who has no rival in the hearts of the Australian people save only Lady Loch. When Lady Carrington left Sydney her path from Government House to the station was strewn with flowers, and the women,

with that artistic sense born of their tropical climate which was so marked in the Commonwealth decorations, formed an avenue of palms by holding enormous leaves in their hands.

The late Max O'Rell in 'John Bull and his Island' says that when policy marks out an unusually commonplace Englishman for a responsible position, questions are immediately asked as to the kind of wife he has. Should her claims to distinction be greater than his, it is she who practically gets the appointment. This is an exaggeration, but there is enough truth in it to be amusing. The reign of more than one noble mediocrity at Government House has been rendered brilliant by a charming spouse, and again and again the blunders of aristocratic masculine inexperience has been carried off by aristocratic feminine grace. The functions of the governor being what they are, his wife, if sympathetic, is bound to exert the more potent influence of the two. "Her Excellency," is, therefore, a title of some significance, though it was officially recognised only a year or two ago as a compliment to the Commonwealth.

Why English people should take for granted that the "advanced" woman is a power in Greater Britain they would find it hard to explain. As a matter of fact, she is there very much what she is in this country. Hence no governor should ever be sent to a self-governing colony with a strong-minded wife. Intellectual ladies of rank, with a gift for public speaking and pronounced views on the mutual relations of the sexes, have their place in the world, no doubt, but that place is not Government House. Nothing is more fatal to her Excellency's popularity than extreme opinions of any kind. She should remember that her mission in a British colony is not personal but representative. It should be her ambition to win hearts rather than to win souls; to work for the Empire rather than for total abstinence; to elevate her sex by example rather than by precept. And so, not for her are the methods of the tract distributor and propagandist. Colonials are as much in need of moral stimulus as other people, but it should never be given by a governor's wife whose ideas on the subject are peculiar to herself. Danger lies that way.

As a rule the Colonial Minister is too careful to make obvious mistakes in his choice of their Excellencies, and so when her Excellency is unpopular the causes are subtle: they reveal themselves only in the fierce light that beats on Government House. Young and beautiful, an ideal wife and mother, a devoted friend, and the great lady to her finger-tips, she may yet lack the saving grace of tact. In a woman of the world, who is little more, it rarely fails to win love; in a woman with a warm heart it inspires devotion. Sympathy is, perhaps, the better word to use, because tact is too often merely the expression of a desire

to please or a perfect knowledge of the right thing to do, whereas sympathy is the expression of feeling. When the floods in New South Wales rendered hundreds of families homeless, Lady Carrington went in person to the scene of the disaster cheering the sufferers with her gracious presence, and setting an example to the charitable by organising relief. A similar part was played by Lady Hely Hutchinson in Natal a few years ago. The influence here is more than charm, it is temperament. Her Excellency may be admired for her beauty, esteemed for her worth, and revered for her goodness, but without tact she will not be loved. One has merely to remember the conditions of colonial life to understand that this must be so. Colonials are apt to generalise in a superior way on the strength of English social distinctions, but it may be doubted if their own petty social distinctions have a basis as sound in human nature. As a matter of fact, they are more rigid than the better defined lines of social demarcation at home; and, therefore, social tolerance is a plant of slow growth in the upper circles of colonial society. People are either friends or mortal enemies, and so sensitive that they often mistake an unintentional slight for an insult. Only a woman, and an intuitive woman, can hope to steer a safe course through such shoals and quicksands as these; only she can distinguish between the pushing new-comer and old colonists of weight and standing; only she can charm the warring elements of her little world into harmony; only her delicacy can hold the balance even between retiring worth and the ambitious rich. More than one governor's wife has made herself unpopular by mistaking smart folk for the backbone of society. It is a mistake which is never forgiven.

Her Excellency blunders most when she is oppressively conscious of her station. No one more readily bows to rank when its air is simple than a colonial; no one resents it more deeply when it is arrogant. He cordially dislikes a great lady who is more anxious to assert her own dignity than to maintain the dignity of the Crown, who makes no effort to hide her longing for home, who sees no charm in the colonial life around her. He does not want an exile at Government House, but a social light that reflects the glory of the Crown. A lady who once honoured an Australian State with her presence, contemptuously described her guests as "those colonials," the inference being that it was a bore to receive them. Duties conceived in such a spirit are bound to be irksome; therefore they are performed in a manner which leaves something to be desired in the matter of graciousness. An influence so chilling to loyalty is mischievous in the extreme. Better that the Sovereign should never be represented at all than one who weakens his hold on the affections of his subjects oversea.

Another form of tactlessness is a desire to be exclusive, her Excellency refusing to meet on friendly terms anyone outside a charmed circle, which consists of a few favoured colonials and representatives of the Navy, Army and Civil Service. The creation of a narrow clique would be fatal to the King's popularity; the creation of a clique which is, as it were, foreign is fatal to the popularity of a governor's wife. It is her duty to identify Government House with the colony, not to make it an alien social centre. It is not so long since the daughters of a pro-consul made themselves thoroughly disliked by refusing to dance with anyone who was not an officer or an official, the rule being as rigidly observed at private balls and parties as it was at Government House. It need hardly be said that the ancestors of ladies with such exaggerated ideas of their own importance did not come over with the Conqueror, and colonials are not slow in finding it out. They naturally infer that dignity which is so frightened at contact with the vulgar crowd, is based not on the traditions of a noble house, but on the accident of official position. In nothing did Lord Beaconsfield show his profound knowledge of human nature more clearly than in his perception of the need for the representation of the Crown to consist of great peers of the realm. Even when exclusiveness wears a sweet and gentle aspect, as it sometimes does, it gives rise to a soreness of feeling, which is unfortunate. Any attempt to make Government House a thing apart from the life of the colony is resented.

That her Excellency has a difficult rôle to play is indisputable. How difficult it is may be judged from the fact that while a governor rarely fails to win popularity, her Excellency is not so fortunate. For every one of the first who has not succeeded, there are two of the second. With common sense and geniality, an English nobleman can always manage to avoid the pitfalls of official life, and in any contest he may have with his ministers he is bound to have the support of a large body of colonial opinion. Indeed, it has been said that colonials will more readily forgive a governor who quarrels with a premier than a slight from her Excellency. The first they look at from the political point of view and rather enjoy, the second from the personal point of view and resent. To be dignified without stiffness, gracious without condescension, gentle without colourlessness, is not so easy as people imagine. A perfect sense of the fitness of things is possible only to a tactful woman with a warm heart and a sound social training. In other words, the feminine type which has dominated the world from the beginning of time, is the type which triumphs at Government House.

C. DE THIERRY.

FRANCE AND NEWFOUNDLAND

THE STORY AND A SOLUTION.

DURING the past sixty years, commission after commission has considered the Newfoundland question, but without result. Both Sir Charles Dilke and a distinguished French Admiral have declared it to be the most dangerous matter pending between England and France. Not only is the position one of great hardship to the unfortunate Newfoundland fishermen, but it seriously affects Canada. How would Englishmen in any part of the world bear with regulations excluding them from their own territory? How would they submit to have their fishing gear taken up by naval officers, and their implements of industry constantly destroyed on their own land at the bidding of the foreigner? Yet this is an every-day occurrence on the so-called "French" shore in Newfoundland. But besides all this, the question remains an obstacle to the union of Newfoundland with Canada, a consummation devoutly to be wished by all good Imperialists, and just now very favourably viewed by Canadians and Newfoundlanders.

Then there is the outrageous smuggling, aided directly by the French Colonial Government. France allows every petty nation a representative on St. Pierre, but to England, with the largest commercial interests, a consul is absolutely prohibited, and any British agent who presumes to set foot on the island is driven away like a wild animal. Not long ago the St. Pierre authorities even dismissed the English cable hands from a suspicion that they gave information to their countrymen. All North America is robbed by these audacious contraband traders. Canada and Newfoundland are put to an expense of \$200,000 a year for a preventive service. Even Sir Wilfrid Laurier, *persona gratissima* at Paris, has failed to obtain from the French government so reasonable a concession as the appointment of a British consul at St. Pierre. And why? Because the little Gallic Island thrives, and lives, and has its being, by plundering the revenues of its neighbours, Canada and Newfoundland. Stop this demoralising traffic and St. Pierre would cease to exist.

The idea that the French trade in Newfoundland is an important industry is illusionary. It is nothing of the kind. Bounty piled on bounty does not suffice to keep it going. The real crux of the situation lies in its sentimental side. Our neighbours across the Channel are pre-eminently sensitive on all questions that are considered, however remotely, to affect their national honour. The little rocky islets of St. Pierre and Miquelon, and the old fishery rights on the Newfoundland coast are all that now remain of the mighty New France in America. Hence any hot-headed Breton deputy can get up a fierce excitement in the Chamber by accusing the minister of bartering away French rights in Newfoundland. Recently one of these sentimental Celts issued a stirring appeal for the help of his Gallic brethren in Ireland, Scotland, Wales, and the Isle of Man, to prevent the robbery of the Bretons in Newfoundland by the Infidel National Government.

With these preliminaries I pass on to explain the past and present condition of the question and its possible solution.

All writers on the subject begin its history with the Treaty of Utrecht (1713). That convention is but a modern instance. The real conflict began with the defeat of the Armada. Till then England and France were more or less allies, and the privateer from Plymouth who robbed and plundered Philip's galleons was outrivalled by the dashing pirates from Brest and La Rochelle. When, however, the terrible power that overshadowed Europe disappeared, and Philip's navy sank into insignificance, then began between the ancient rivals, France and England, that long contest for the dominion of the sea and the control of North America, which ended with Wolfe's victory at Quebec, and Trafalgar. St. Pierre, Miquelon and the "French" Shore are all that now remains to France after that long duel of two hundred years.

In the negotiations for the Treaty of Utrecht, which were long and protracted, France knew well that she must lose Newfoundland, so she offered to surrender the island and all fishery rights, as well as some islands in the West Indies, for Acadie (Nova Scotia). But the voice of the Continental Colonies (now the United States) was firm and solid in refusing to allow our opponents any settlement on the mainland. In giving up Cape Breton the English insisted that the island should not be fortified, and that the fishery should be concurrent. The French pointed out that the two nations could not fish together, that it would involve perpetual quarrels. Queen Anne and the English merchants were agreed that the French should have no fishing privileges in Newfoundland, yet in spite of these protests the treaty was made. Considering that our enemies had been com-

pletely vanquished and lay at England's mercy, this compact of 1713 is one of the most disgraceful in our history.

The politicians of the day were venal and fierce partisans. The desire for French wines set many against Marlborough. The hard drinkers complained that they were poisoned by port. All the boon companions, the loose women, lawyers, doctors, the inferior clergymen were united against the Duke. Swift and Pope, Addison and Steele, fought their fierce literary battles over the treaty which to-day regulates the manner in which the French fishermen may build their temporary huts, and erect their fishing stages.

On one point this treaty, which still remains the law on the subject, is remarkably clear and explicit. The sovereignty of England over the island is stated most emphatically.

The island called Newfoundland, with the adjacent islands, shall from this time forward belong of right wholly to Great Britain. . . . Nor shall the most Christian King, his heirs and successors or any of his subjects at any time hereafter lay claim to any right to the said Island and Islands or to any part of it or them. Moreover, it shall not be lawful for the subjects of France to fortify any place in the said Island of Newfoundland, or to erect any buildings there, besides stages made of boards, and huts necessary and useful for drying of fish, or to resort to the said Island beyond the time necessary for fishing and drying fish. But it shall be allowed to the subjects of France to catch fish and to dry them on land in that part* only.

The Treaty of Paris (1763) confirms this part of the Treaty of Utrecht, as does the Treaty of Versailles (1783).

The King of Great Britain cedes the Islands of St. Pierre and Miquelon in full right to his most Christian Majesty to serve as a shelter to the French fishermen, and his said Majesty engages not to fortify the said Islands, to erect no buildings upon them, but merely for the convenience of the fishery and to keep upon them a guard of fifty men only for the Police.†

And at the last Treaty of Paris (1815), confirms the Treaty of Utrecht and foregoing treaties.

From the wording of these old compacts three points stand out very clearly. First, that England, as the sovereign power, can alone exercise coercive jurisdiction within her own territory. This principle, which is the very A B C of international law, has been for a very long time set aside by the French. Nets and gear of every kind belonging to British fishermen have been taken up and destroyed by French naval officers, and the men themselves over and over again driven away from their own coasts. For a long time the Imperial authorities assented to these outrages. The late

* Here the boundary line is described from Cape Bonavista to Point Rich, afterwards altered from Cape John to Cape Ray.

† Treaty of Paris (1763) Art. 6.

Lord Derby actually approved of them, and in every convention provision was made allowing French officers to carry out summary proceedings. Of course they have no more legal rights to execute laws on British territory in Newfoundland than in the Isle of Wight. Lord Salisbury was the first English Minister to give orders that the execution of the law should be confined to our own naval officers, and, with a few isolated exceptions, this is now the practice.

The second point, that England alone can execute the provisions of the treaties on her own coasts is equally clear. The instructions to the naval officers and their reports are kept secret, but they may be summed up thus: "Always keep on good terms with the French. Don't bother about the Colonials, avoid all disputes with your naval antagonists." A remarkable illustration of this rule was shown a few years ago. A Frenchman committed a most outrageous criminal assault on an English settler's wife. The husband complained to the naval officer, a Justice of the Peace, who declined to allow the man to be arrested. The criminal was afterwards tried by the French Admiral and banished from the coast. Here was an opportunity of vindicating British authority, but the officer's idea was "we have difficulties enough on our hands without mixing ourselves up with troubles of this kind." In fact the gravity of the situation on the Treaty Shore was, in my opinion, largely increased by the naval officers trying to keep on good terms with the French, whose object is to make trouble. Happily we have had lately most prudent commanders in charge of both ships of war, and at last their instructions are based on the reports of the Royal Commission, which sets forth that when a complaint is made by a French officer against any British subject, the English naval authority, before acting in the matter, shall hold an investigation and satisfy himself of the proof of the wrongful act before applying any forcible measure. After nearly a century of mismanagement, common sense is at last being applied to the carrying out the treaties on the Treaty Shore. The report is most complete and exhaustive. It is strong in our favour and a complete vindication of the position taken up by Newfoundland. This doubtless is the reason why at the instance of the French Government it is kept from the public.

Having explained the law as to the English rights on the foregoing points, I will next consider the French rights. I do not wish to state them unfairly or to minimise them in any way. They depend mainly on the Declaration of George III. appended to the Treaty of Versailles, 1783. Lord St. Helens, who arranged the agreement with Vergennes, told him that they could not put any exclusive right in the treaty, but that they would promise it,

ministeriellement and give instruction to the government of Newfoundland to that effect.

By Article IV., "His Majesty, the King of Great Britain is maintained in his right to Newfoundland as by Treaty of Utrecht except St. Pierre and Miquelon, which are ceded in full right to his Most Christian Majesty." Article V. alters the limits of Cape John and Cape Ray. Then comes the declaration setting forth

That in order to prevent the quarrels which have hitherto arisen between the two nations in the fishery to be enjoyed as by Treaty of Utrecht, the King having entirely agreed with the French King upon the articles of the definite treaty, will seek every means which shall not only insure the execution thereof with his accustomed good faith and punctuality, but will besides give, on his part, all possible efficacy to the principles which shall prevent even the least foundation of dispute for the future.

To this end, and in order that the fishermen of the two nations may not give cause for daily quarrels, His Britannic Majesty will take the most positive measures for preventing his subjects from interfering in any manner by their competition with the fishery of the French during the temporary exercise of it, which is granted to them upon the coast of Newfoundland; and he will for this purpose cause the fixed settlements, which shall be formed there, to be removed. His Britannic Majesty will give orders that the French fishermen be not incommoded in cutting the wood necessary for the repairs of their scaffolds, huts and fishing vessels.

It is quite clear that the English envoy virtually promised to give the French exclusive rights from Cape John to Cape Ray, but the word "exclusive" is not used either in this declaration or in the Act of Parliament passed a little later. On two occasions, at the Peace of Amiens Joseph Bonaparte wanted the word "exclusive" inserted, and again in 1815, but the English Government absolutely refused. Putting aside the fraud of the declaration and many other arguments that might be brought forward, the French contention that they have a prior and virtually exclusive right to the fishery within these limits can hardly be denied. If they had been able to occupy every part of the fishing ground within those boundaries, no one could doubt their authority to hold it. There are over 700 miles of coast on the Treaty Shore, but of this stretch our opponents occupy an infinitely small portion. On the north east coast, and the Straits of Belle Isle, where the French once had a hundred fishing establishments, they possess but one fishing room really occupied, and another temporarily. Where they employed 3,000 hands there are now not more than sixty.

On the west coast they are simply reduced to half a dozen small holdings and less than 300 fishermen. The intrinsic value of their catch of codfish for several years past has not amounted to £10 per head. On the other hand, during the same period

a great number of English settlements have arisen on the coast and the population now numbers 17,331. This extensive population, be it remembered, grew up, not in opposition to the French, but with their tacit consent and encouragement. The colonial settlers were useful in many ways. They looked after the fishing stages and boats when the French left; they grew garden stuff, and most of their catch of fish was bartered in an underhand way for liquor, sugar and tea, passed in as the genuine product of French industry, and receiving the immense bounty. All these facts are admitted by the French in their Colonial Official Journal. Having encouraged the growth of the population, which at first did not interfere with their cod-fishing operations, it is idle for the French to attempt now to dispossess them.

Modern diplomacy established as a rule of international law, that where territory had been continuously occupied without opposition by one nation for fifty years, or even where there has been undisturbed possession and actual occupation for twenty years, or thereabouts, such territory shall be deemed to be the settled property of the nation in occupation and shall not be the subject of international arbitration. It is sound law and common sense that when an owner grants a limited easement like the present very restricted grant of fishery privileges to the French, whatever is not included in such license to fish is retained by the owner. This is the position of England as grantor and Sovereign Power.

The privileges of the French by the Treaty are strictly limited to three things. First, they have the right to catch fish. The original draft of the Treaty named cod-fish, but the French Abbé who drew the document in Latin, considered cod an inelegant word, so he substituted fish. But that cod-fish, and cod-fish only was contemplated is shown by the text. It was the only fishery known and carried on at the time. The Treaty says the fishery must be carried on in its accustomed manner, which at that period consisted of the fishing ship coming out from France, and on arriving at its station the vessel was laid up and the crew built their temporary huts and stayed ashore. Moreover as a clear proof of its meaning, cod is the only commercial fish that is cured by drying and salting. Only the catching and drying of fish on land is allowed. The Newfoundland contention on this particular contains strong points, though I would not limit the French to their strict interpretation. Their second privilege is to dry their fish on land in temporary huts and stages made of boards. They are distinctly prohibited from erecting any *buildings*. Thirdly they are allowed to cut wood on land for the strictly limited purpose of repairing these stages and huts and their fishing vessels.

Outside these limits they have no other rights. They cannot come to the island before the fishery season commences, nor remain after it closes. They cannot barter or trade goods. It will be quite clear to any legal mind that England as the Sovereign Power retains the right to use this part of her dominion for every other purpose that does not interrupt or unduly prejudice this limited license to the French, and that where Frenchmen do not temporarily occupy the coast and do not fish, English subjects may occupy the coast and may utilise their own territory. To taboo this whole extensive shore, the most fertile and beautiful part of the colony, the richest in mineral treasure, to make the whole land into a barren wilderness simply because half-a-dozen old French brigs fish in six or seven harbours is too absurd for discussion. Obsolete treaties of this kind must be interpreted reasonably and according to the existing state of facts. They were made when there was only a very small scattered population, now they are an intolerable burden.

The presence of the French on the Newfoundland coast is not only an anomaly, it is kept up in defiance of all the laws of sound political economy. A decaying wretched business which, seeing the difficulties that have to be met, no nation but the French would ever attempt to continue. It is bolstered up with a bounty on export amounting to more than the actual value of the fish, with a premium of fifty francs to every French fisherman in Newfoundland (fifty francs is also given by the municipality of St. Pierre to every *petit pecheur* on the coast, and four thousand francs has been distributed since 1900 by the Department of Marine Inspection of St. Pierre amongst the St. Pierre fishermen who go to the Treaty shore), with drawbacks on everything used in the business amounting to as much as the bounty. In short every Frenchman sent out to the Treaty shore costs the treasury of the Republic forty pounds sterling. On the barren islets of St. Pierre and Miquelon and on this miserable decaying industry France has expended during the past fifty years, including cost of her war ships, at least one hundred million dollars.

Some fifteen years ago a French governor of St. Pierre declared that the annual trade of the island amounted to thirty million francs. It has now come down to less than half that amount. And imports that were once valued at fourteen million francs in one year, recently declined to six millions. This heavy fall is partly due to bad fisheries, but chiefly to the stoppage of the smuggling trade by the increased vigilance of Canadian and Newfoundland revenue cruisers. What that illicit trade amounted to may be gathered from the fact that even to-day the imports of St. Pierre come to nearly \$260 per head, whilst the average imports

per capita in Newfoundland and Canada are \$30. Making all allowance for legitimate business and for the increased consumption on a barren island, clear proof remains that there is the loss of revenue of the duty on a million dollars worth of goods, the larger part being spirits annually smuggled from St. Pierre into Canada, Newfoundland and New England.*

In discussing this question one must always bear in mind that France carries on four distinct fisheries in Newfoundland waters. First, the deep sea or bank fishery on the grand banks in which 295 vessels are engaged (105 from France, the rest from St. Pierre) and some 5000 hands. This is the main industry. Second, the shore fishery on the Newfoundland coast with five or six vessels and about 300 men. Third, shore fisheries *peche sedentaire* from St. Pierre and Miquelon. Fourth, the small bank fishery on St. Pierre bank, in which mostly small vessels are engaged, as it is within a few hours run of the land.

In recent years the difficulty of the Treaty Shore has been further complicated by the lobster question, which began about 1886. Newfoundlanders and Nova Scotians were carrying on this business along the coast without molestation from the French, until angry feelings were aroused by the Bait Act of 1888, which for the time almost ruined them and from which they have never recovered. They not only attacked the English factories, but began to build themselves. Now it was clear enough that substantial erections with brick or stone foundations, brick chimneys and corrugated iron roofs were in distinct violation of the treaties. And when the French Commodore's attention was called to this anomaly, he promptly ordered them to be taken down. Of course, this was only a blind. Next season more were put up, and finally in 1890, M. Jusserand, the accomplished English scholar, stepped into our Foreign Office and suggested a little temporary arrangement. Like a good diplomatist, he had made a little note of an agreement which ran as follows :

THE *Modus Vivendi*.

The question of principle and of respective rights being entirely reserved on both sides, the maintenance of the *status quo* can be agreed upon on the following basis: Without France or Great Britain demanding at once a new examination of the legality of the installation of British or French lobster factories on the coast of Newfoundland, where the French enjoy rights of fishing conferred by the treaties, it shall be understood that there shall be no modification in the position occupied by existing establishments of the subjects of either country on the 1st July, 1889, except that subject of either nation may remove any such establishment to any spot on which the commanders of the two naval stations shall have previously agreed.

* See Prowse's 'History of Newfoundland,' 1st ed. p. 579, for a full account of the demoralising influence of this traffic.

No lobster factories which are not in operation on 1st July, 1889, shall be permitted unless by consent of the British and French senior naval officers of the station. In consideration of each new lobster factory so permitted, it shall be open to the fishermen of the other country to establish a new lobster fishery on some spot to be similarly agreed on. Whenever any case of competition arises between the fishermen of either country the commanders shall proceed on the spot to a provisional "delimitation of the lobster fishery grounds, having regard to the situation acquired by the two parties."

N.B. It is well understood that this agreement is quite provisional, and shall only be good for the fishing season which is about to open.

This was about the cleverest diplomatic trick ever played upon the simple, confiding British Government. It saved the French fishery from utter destruction, and legalised factories, which were admitted to be wholly and absolutely illegal. It completely annuls for the time England's sovereign rights, and gives the French officers equal authority to adjudicate and make delimitations on British territory. The Newfoundland government protested against the arrangement as suicidal, but without effect. Year after year we have been passing this detested measure. In one way it has produced a certain amount of peace on the Treaty Shore. The French lobster factories are few, the English are many, but the result to the poorer fishermen who have not licensed factories is deplorable. The Royal Commissioners, Admiral Erskine and Sir John Bramston, must have been disgusted with the employment of English men-of-war sailors raiding poor settlers' premises and tearing away their small boilers at the instigation of French officers. To crown the absurdity of the situation, Commodore Bourke gave orders not only that the fishermen should sell their lobsters only to licensed canners, but also fixed the price the canners should pay for the crustaceans. During the season the whole coast is virtually under martial law. The hardy Newfoundlander, however, evades it and carries on his business in defiance of both the French and English navies. All the same, he is prosecuted under an intolerable tyranny.

The worst feature of the *modus vivendi* was the fillip it gave to the French industry. The codfishery had failed and the foreigner would have had to decamp but for the lobsters, which have risen to such an enormous price that the few thousand cases put up by the French exceed in value their whole catch of cod, and enable them to remain on the coast. Year by year, however, they are dwindling, and the inevitable failure must soon come. The wandering cod and the disappearing lobster are more effectually settling the French Shore question than all the diplomacy of Europe.

Of the various French industries the owners of the deep sea vessels (*armateurs*) are by far the most influential body; their

great desire is free access to bait from Newfoundland, and they have declared in the most outspoken way that free bait for their important trade "is worth a dozen French shores." With a certain amount of give and take then it would appear that we have here a basis for a settlement. Negotiations between the two Foreign Offices are going on, and have progressed considerably, and compensation to the owners of the old dilapidated fishing premises could be easily settled either by arrangement or arbitration. The only possible difficulty I see in the way of a settlement is that French national pride may look for some exchange of territory. If so, we have plenty of spare land in Africa to satisfy the Gallic earth hunger, or we might give them Dominica, which is entirely French and lies between their own islands of Martinique and Guadaloupe. Its cession to France would complete their little West Indian archipelago. Another proposal is to give France a free hand in Morocco, reserving the open door for trade. The corresponding advantage to England, whilst it would be far more important than a settlement of the Newfoundland question, might include that as a minor point.

These are some of the difficulties on the French side; but this long standing dispute is further complicated by the attitude of the Newfoundlanders. For some time it has been an open secret that if the colonists would allow the French free bait, an amicable settlement might be arrived at. The island government is mainly influenced by the views of their fish merchants. "Keep the French, they say, from getting bait, and their catch will be so decreased that they will have none of their bounty-fed fish to glut our markets in the Mediterranean." The 1903 season offers a striking illustration of the supreme importance of a free supply of bait for French operations. For weeks and weeks their whole fleet were kept idle; they admit a loss of one-third on their catch this year; but really their voyage has been a most disastrous failure—not half what it was last season—all caused by want of bait; and, as a necessary consequence, fish is abnormally scarce and dear. I have always differed from the Newfoundland merchants' view. As Lord Bacon said they look only to the present gain. An amicable settlement is of vital importance to the future of the colony, and can only be arrived at by mutual concessions. If Newfoundland would, on her part, allow the French to buy bait and anchor their ships at all ports of entry in the island, France, in return, would probably give up the Shore or all claim to exclusive rights on the coast, which would practically amount to the same thing, grant us also a British Consul at St. Pierre and give us further an undertaking that French fishing vessels should sell no goods or liquor to the islanders and carry only a bare sea stock.

The true character of the Treaty Shore question is now thoroughly known. French officers, like Admiral Revillière, have completely exploded the myth that their trans-Atlantic fishery was a nursery for the navy, apart from sentiment. It is purely a question of give and take, and diplomacy must be a very poor business if a small representative commission could not now settle the matter in a fair and reasonable way. Now is the time to make an arrangement. The French fishery is at its lowest point; and St. Pierre is in such a state of commercial depression that numbers of its inhabitants are fleeing from the island. Their extremity is Newfoundland's opportunity.

D. W. PROWSE

*(Retired Judge, Central District
Court of Newfoundland).*

ST. JOHN'S, NEWFOUNDLAND.

SUSAN PENNICUICK

A STORY OF COUNTRY LIFE IN VICTORIA

CHAPTER XIX.

JOHN HADRY'S VISIT.

AND the gladness stayed with Sue. In the days that came after the sun rose and set for her, the sky was blue, the stars that spanned the southern skies glittered there for her, the wild winds that came down the gullies, the rain storms that blotted out the hills round, all said the same thing, she was a glad happy woman, she was mightily blest, and when the winter had passed, and September saw the grass springing again growing up pure and straight and green out of the virgin soil, and the warm sun sent his rays down between every little blade, it was for her and hers the world was glad. The little blue and black wren that brought his weeping-eyed bride to her home in the wattle tree close by her bedroom window, claimed her protection because she was happy, the very hares that made raids on her cabbages asked her mercy because her life was so free from care.

"I feel as if the world were mine," she said one glorious spring morning to Roger, as he prepared to set out to his clearing, "the whole world. One's got to be unhappy, to thoroughly appreciate happiness. I was an old, old woman when the grass began to grow like this last year, it didn't seem to matter about anything as long as I managed to keep baby, and now—and now——"

"And now?" He looked down into the dark happy eyes, at the bright brown hair, at the colour in her cheeks, and the slim figure in the blue print gown. Truly this woman who counted him her husband was very sweet and very charming indeed.

"Everyone here counts me your wife," she said, holding her little daughter so that the baby's feet felt the ground, "I feel your wife."

"Darling, you are my wife."

"And yet I bought my own wedding ring in a shop in Geelong with the money that Dr. Finlayson lent me, because I didn't think it looked well to be without."

"Don't, Lovely, don't."

She kissed the ring and then the baby.

"Oh, Roger, don't you understand. I was just thinking how happy I was; and I feel your wife, dear. I just feel as if I was your wife; only, sweetheart," her voice took on a tender ring that made the tears smart behind his eyes, "happier, because you have showed me how much you love me; and I have understood what it was to be miserable."

They did not often discuss their relations; but the neighbourhood assumed that Sue was Roger's wife, and as yet no breath of scandal had assailed her. All her time was taken up in keeping her house and making her home dainty. Roger's means were small. The law obliged him to make his wife a certain allowance, and he was obliged, too, to improve the selection; but her life here among the forest and the hills was healthy, and the lightness had come back to her step and the sunshine to her eyes. The child grew and thrived; Roger seemed to do everything in his power to make her forget the one fatal sin that had ruined her life, and the winter passed and the springtime saw her still wondering at her own bliss.

John Hadry came over within a week, as he had said he would, and Sue, proud and happy, received him. Had he not lent her a helping hand to come here, and she received him with open arms. His farm was not above six miles away at Crafers, and he soon got into the habit of riding over to spend an evening with the Marsdens.

Sue never invited any one to the house. She always felt that some day, if they discovered that she was not really Roger's wife, they might reproach her; but any one who chose to come she made very welcome, and most welcome of all was John Hadry. He used to come and sit and smoke over the fire on the long winter evenings and watch Sue as she directed her small handmaid, the daughter of a German selector. When the work was done Sue would bring her knitting and sit down with the men by the fire, and then they talked of many things—the wind that howled among the tree tops, the rain that beat against the window panes only made the little nest hidden here in the forest seem the cosier.

"You can't go, you'll have to stop the night," said Sue one evening when the wind was howling down the gully, "you'd be drowned. Hark at the rain."

John Hadry laughed.

"Well, there's no one to care much if I am. But you'd have my death on your conscience, so I'll stop if you'll keep me."

"Oh, come," said Roger, "tell that to the marines. A fine up-standing fellow like you, why, half the girls in the place would be wild about you if you only care to hold up your finger."

The farmer stroked his beard, in which streaks of grey were showing. "No one was ever wild about me, or if she was I never knew it," he said sadly.

"We must mend that," said Roger lightly, rising from his chair. "I'm just going out to see about your mare. Sue, give him some whiskey, and tell him not to take such gloomy views of life. I never do."

Roger never did. That was true enough. He enjoyed the present to the full, and looked neither backwards nor forwards unless he was absolutely obliged.

"And were you never wild about any one?" asked Sue, setting down whiskey and hot water before him and beginning to slice a lemon.

He looked at her thoughtfully.

"Ah, that's quite a different matter."

"Surely she didn't say no."

It is curious how a man will confide in a pretty young woman when she shows an interest in him.

"I never asked her, sweet little lady. She was a married woman before ever I saw her, and yet she was only a child—only seventeen, poor little lady, poor little lady."

There was a world of pity in his voice.

"It's twenty years ago now, she was the wife of my dearest friend, and he was just the biggest blackguard that ever walked this earth."

"Oh," said Sue sympathetically. She hardly knew what to say; but he seemed glad to have her to confide in. "She is dead?"

"No, no, she is alive, poor little lady. She couldn't live with him, and yet he has given her no chance for a divorce, so there you are. How can I help her? How can I help her? Once we thought he was dead, but no such luck; that sort of man never dies. Life must be a struggle for her, but how can I help it, poor little lady, poor little lady. I can't talk of it," and the pain in his voice hurt Sue. "All alone as she is, she that is so unfitted to be alone. I have thought and thought," he went on presently, "and I see no way of mending it. There are some things that won't bear talking about, Mrs. Marsden."

There are indeed; no one knew that better than Susan.

"And you would like to see her mistress of the farm?"

His strong, brown, hairy hand rested on his knee, and he

clutched it hard like a man in pain. The firelight flickered on his face and showed her that he was biting his lip hard.

"You wouldn't—I mean she is alone—and you are alone—wouldn't it be easier for her?"

"Ah, Mrs. Marsden, for God's sake don't tempt me. Don't you know that's the question I ask myself when I sit over my fire alone in the evening. Who would be the worse? and I would take such care of her. Who would be the worse? But I mustn't—for her good name's sake I mustn't. It's all very well for you, a young and happy married woman. Suppose there was a barrier between you and Marsden, what would you do?"

"I would go to him," said Sue with a sudden burst of passion. This man did not know what she was talking about. "Life without him is not worth living."

"Don't tempt me, don't tempt me. It is all very well from the safety and security of your home to talk like that, but it means so much to a woman."

"What means so much to a woman?" said Roger, coming in. "A home? Why, yes, of course; and to a man too for that matter. There's not a pin to choose between them if I may judge between my loneliness here before Sue and baby arrived on the scene. You'll have to get married, old man. Meanwhile the mare is quite comfortable and contented to stop till morning."

And then the conversation drifted away to fencing and clearing, and the condition of the stock, and it was not till the summer that John Hadry spoke of his little lady again. Only Sue knew he looked enviously at Roger and counted her a happy woman.

So she was happy, but great happiness always stands us on the edge of a precipice. We cannot be wildly happy without knowing that a touch will spoil it all and send us toppling over. Placid content is another thing, that does not admit fear, but happiness is of different stuff; and when Sue remembered, as she sometimes needs must, that Church and State had not blessed her union with Roger, she told herself she was glad, because with that remembrance before her she told herself she need fear no other sorrow. Otherwise she was so happy she would have been afraid.

And one day in summer Hadry spoke of his love to Sue again. With a troubled air he told her that "his little lady" was thinking of taking lodging in the forest, that she was entering into negotiations with Mrs. Mitchell, Sue's next door neighbour.

"You'll be pleased."

"Pleased, too pleased, God help me. I can't stand it, Mrs. Marsden, I shall clear out."

"Oh," said Sue, "oh," and there was a world of pity in her eyes. She had been there too, and she understood.

A week or so later he came across to say good-bye.

"She's coming and I'm off. I can't stand it, Mrs. Marsden, mortal man couldn't stand her winning ways. She doesn't know what she's tempting me to, God bless her, and I wouldn't have her guess for the world. She would be so bitterly ashamed. She, that has always looked upon me as her friend. The man can manage the farm for a couple of months right enough, and I'll go and look after some property I have in Tasmania. Maybe I'll hear something of that blackguard of a husband of hers. He hails from the same district as I do. You'll go and see her, Mrs. Marsden, won't you, and make it as nice for her as you can. Only don't mention her husband, will you. Treat her like you would any ordinary woman, maid or widow. It'll be dull for her at Mitchell's, and I know she's counting on me, but she doesn't understand."

And then he went away and Sue did not see him again for a long time.

But she did not call on Mrs. Mitchell's lodger. Hadry had omitted to mention her name, she only knew her as his "little lady," not that that mattered, but she, remembering that she was an unwedded wife, felt that she might not call on her. If Hadry were hurt she must try and think of some good excuse. Sometimes when she saw how miserable the man was she was tempted to tell him the exact truth. Meanwhile she was happy enough, and it was so much better not to call.

And summer laid his iron hand on the land again, and the new year broke hot and breathless, ushered in by a heat greater even than is usual in an Australian summer. Marsden's man, after the manner of his kind, took a fortnight's holiday, but he himself kept steadily to work clearing on the other side of the selection, and the two women were left to their work undisturbed for the greater part of the day. There was no temptation to go outside in the glare and heat, and Sue kept her doors and windows closed in the vain hope of, at least, keeping the house cool.

"I have to go over to Crafers to-morrow," announced Roger one hot evening in the first week in January. "Here's old Atkinson written to say he's got a buyer for the wood, a man who buys to sell again in the Melbourne market. He thinks he'll take it all off my hands at a fair price. It ought to bring about forty pound if I've any luck."

"Oh, I hope you sell," said Sue, "I'm always afraid of it being burnt while it's on the ground."

"Of course it's a risk," said Roger, "but I shan't dilate on it naturally to Atkinson's buyer. By the way, Paterson tells me

Hadry is back again. They expected him back last night at the farm."

"And his little lady's still at the Mitchells'?" said Susan. "Gretchen is great friends with Mrs. Mitchell, and she says she's going to stop a month longer. What can Mr. Hadry mean by it. I never saw a man more determined to stay away."

Roger put his hand beneath her chin, turning up her face, and looked down into the depths of her dark eyes, and his look was very tender.

"Possibly like other folks," he said slowly, "he may have seen the error of his ways. The farm's a-wanting a mistress," he quoted.

"Oh, Roger, Roger." Sue blushed and then she asked quickly, "Have you ever seen the little lady?"

"No, never. According to you, for he's never mentioned her to me, she's little short of an angel. But I haven't much opinion of old Hadry's taste in women myself," said Roger, thinking of a certain day in Melbourne when he had seen love in Hadry's eyes. He had often wondered if the farmer remembered seeing him along with Mrs. Buckley, but as he had never referred to it Roger preferred it should be buried in oblivion. He never thought on that day in Melbourne if he could help himself. Even now he changed the subject.

"It's going to be a snorter to-morrow."

"I'm afraid it is," said Sue, "a regular blazing day."

"I don't suppose old Atkinson considered that," laughed Roger as he watched her bathe her small daughter and slip her into her little white nightgown. "Come and kiss your daddy, Pussy, and tell him if you've been a help to your poor mother to-day."

Sue laughed as she brushed out the damp curls.

"Dad, dad, dad," said the baby patting his face; and mother and father looked into each other's eyes and laughed a happy laugh.

And at six o'clock next morning Sue was speeding Roger on his journey.

"Lovely," he smiled at her, "you look very dainty and cool." And, indeed, she did, though her dress was only a blue and white striped cotton.

"And, oh dear, its going to be such a day," she sighed, "just hark to the wind."

Indeed, it was a fierce hot wind day, as they found when they came out together a few minutes later. Though it was barely a few minutes after six the sun was like a ball of fire in a copper-coloured sky and the mighty north wind came raging through the gum trees, tearing at their branches, tossing up their bark as it rushed roaring away to the sea.

Sue ensconced herself close against the stable wall to be out of the way, but it found her out even there, and blew out her dress and pulled down the coils of her thick bright hair.

"Such a day for you," she sighed as she put up her hands.

"Well, I don't half like leaving you. You see, I'll probably have to go ten miles beyond Crafers."

"But we can't afford to let the chance of this deal slip?"

"Indeed we can't. Well, Lovely, I must go. Come, give me a kiss."

Sue held up her face and then began to laugh.

"Upon my word, Roger," she said, "if Gretchen's looking out of the window, which I sincerely trust she isn't, she must think we're a couple of lunatics to stand spooning here with the north wind just tearing us to pieces. There, there goes your hat," as the wind caught his soft felt and twirling it round and round finally deposited it inside the open kitchen door.

"Never mind, I'll get it in a minute. Surely a man may kiss his wife even if Gretchen does elect to look on. Now be good, sweetheart, and don't get into any mischief. I'll be back at eight o'clock," and he mounted his horse and was soon lost to sight among the surrounding tree trunks.

Sue went in and washed and dressed her little girl, then she and Gretchen had their breakfast and Gretchen went out again for another pail of water from the well.

"There is smoke outside," she remarked as she set down the brimming bucket.

"Smoke is there?" said Sue. "I hope the brushwood won't take fire and burn the fences like it did last year."

"I think it will," observed her handmaid, and her mistress sighed.

"What a nuisance! Well, we couldn't do much against a wind like this. The fences will have to go," and she went on playing with her baby, who was toddling about the room and thoroughly enjoying herself.

She wondered for a moment if there was any danger, but dismissed the thought. There was a clearing all round the house bigger now than it was when she had come there eleven months before, for she had made a garden in the winter. Last year all the scrub was burnt and a good deal of their fencing, too, but as she said it was beyond her to help, and as the morning advanced and the baby grew fretful she lay down on her bed and with the child on her arm went sound asleep.

The blinds were down both in the sitting-room and the bedroom, the house was comparatively cool and dark, and Sue slept peacefully till a hand was laid on her shoulder and Gretchen's voice said in her ear,

"Mrs. Marsden, Mrs. Marsden, oh, do look here, please."

"Hush," said Sue, "don't you see baby's asleep."

For all answer the girl drew up the blind, and Sue saw thick clouds of smoke driven by the fierce hot wind rushing past, hiding from sight even the fence that surrounded the garden.

"Good gracious," cried Sue, rubbing her eyes, as if they might have deceived her, "why, Gretchen, is it smoke?"

"Smell it," said the girl laconically, and indeed the air was redolent of the strong aromatic smell of the burning gum leaves. "Oh, ma'am," she added, "it's an awful fire."

Sue opened the door and the two women peered out. The little yard was thick with smoke, and the wind was roaring through the tree tops so that they could hardly hear one another speak. Snatching up a tea-cloth from the dresser Sue put it over her head and followed by Gretchen made her way across the yard to the slip panels. The sky was heavy and overcast, whether by clouds or by the smoke they could not tell, the air was thick and heavy with it, and, leaning over the slip rails, they could see nothing but smoke, like a fog shutting out even the tree trunks. Two or three wallaby rushed past seemingly too terrified to notice their proximity, and a tiny bandicoot leapt under the rails and took refuge in Gretchen's dress.

"Oh, ma'am," she cried, "that's the worst sign, I've heard my father say. We'll be burnt up if we don't run," and she made as if she would have started off there and then.

Sue laid her hand on her arm.

"Wait a minute. We must get baby," and she ran back to the house.

They knew little enough about bush fires, either of them, but it was evident this was no ordinary bush fire, but a raging conflagration sweeping all before it. The house, the out-buildings, were all of wood with shingle roofs, now dry as tinder, a spark would set them alight, and the fire would be roaring on them in less than half an hour.

Sue wrung her hands. "Oh, Gretchen! Gretchen! You know the country best. Which way——"

"Down to Mitchell's," said Gretchen promptly. "Quick, get baby and let's run."

"But the animals, we can't leave them? There, I've opened the hen-house door. You let the old hen out of the coop—now the pigs—we'll leave the sty open and—and, Gretchen, Gretchen, catch Maggie."

They rushed about in hopes of giving every living thing a chance of life. Sue even remembered to open the cage door and let her canary go free. It fluttered round helplessly, and

finally perched on the verandah just out of reach. Sue tried to catch it again.

"It's no good," panted Gretchen, "we must save ourselves," and she dashed into the house again and reappeared in an ulster. Sue put on a heavy winter cloak to keep the sparks from her light dress and wrapped a blanket about the baby. Then she found that a heavy child of sixteen months old wrapped in a blanket was as much as she could manage, and returned to the sitting-room where her maid was putting everything that seemed to her valuable into her pockets and into a pillowcase in hasty preparation for departure, while on the doorstep the household magpie, still uncaught, was dancing up and down calling shrilly, "What's the matter? What's the matter? What the devil is the matter?"

"Oh, poor Mag.," cried Sue, and Gretchen made a sudden dart, caught the bird and, evading a vicious peck, put him in her ulster pocket and buttoned it down over him. There he relieved his feelings by crowing like the farmyard cock, and using up all his voluminous and somewhat profane vocabulary in unavailing protest against his cramped quarters.

It was not ten minutes since Gretchen had called Sue, but the smoke was growing thicker and thicker, and breathing was absolutely difficult.

"We must start," said Sue with a sob. She was leaving the dear little home to certain destruction. "Oh, dear, I do hope there's nothing left alive and shut up that I've forgotten."

"The fire's quite close," cried Gretchen, as another gust of wind threatened to lift the roof from the house, and the two women rushed out and fled before the north wind, down the garden and through the forest, the magpie in Gretchen's pocket shrieking wildly and the baby in her mother's arms sobbing with fright. Straight before the wind they ran, right through the forest; there was not even a track to guide them, and the smoke was blinding now. Round this great tree, under that heavy branch, across these rough logs, and always it seemed to their excited imaginations that the fire was close behind them.

About a mile and a half from the homestead, just after they had left the boundary fence, they came to a creek which cut right across their path; the banks were rather steep and its bed was broad, though the heat had reduced the water to the merest trickle, and in no place did it come higher than their ankles. They scrambled down the banks, walked through the water, which was cool and refreshing to their hot feet, and struggled up the opposite side. Then they paused a moment to take breath, and look back the way they had come. There was nothing much to see; the wind was as high and the smoke as thick as ever, but

still, though the smell of the burning gum leaves was so strong, there was no sign as yet of the fire.

Sue sat down for a moment on a log to rest. The child was heavy, the heat was stifling, and they had come the mile and the half in less than five and twenty minutes.

"The creek will stop the fire, Gretchen," she panted. "Surely we're safe enough now;" but even as she spoke a small flock of sheep with one or two wallabies among them dashed out of the forest, crossed the creek, and were soon lost amidst the fern and undergrowth.

"They don't think so," said Gretchen. "Let me carry baby for a bit."

"No, no, I can manage;" and Gretchen, as if struck with fresh terror at the sight of the frightened animals, resumed her headlong flight through the bush, and Sue followed her as best she might, and their only guide was the wind behind them.

CHAPTER XX.

A STRUGGLE FOR LIFE.

ANOTHER half hour's scramble and they emerged on a tiny clearing about an acre in extent surrounded by a post and rail fence with a weatherboard cottage in the middle. On the verandah a couple of women and half a dozen children were standing, anxiously looking out, but so dense was the smoke the newcomers had come half way across the clearing before they were seen by those on the verandah.

"Hey, honey," called out one of the women as they approached, "but who are ye? What! Mrs. Marsden from Timboon. I was afeard ye might be along, but where's your man?"

The tears came into Sue's eyes as she thought of Roger. What would she not have given to have had him by her side?

"He went over to Crafers this morning," she said.

"This morning? Lord sakes! Why, the wind was blowing a hurricane!"

"It wasn't so bad when he left," protested Sue, "and we never dreamt of such a fire as this. Last year the brushwood was burnt, but it didn't do much harm else. He said he'd be home to-night and now—and now," fairly breaking down, "there won't be any home for him to come to."

"Lord sakes! Lord sakes?" muttered Mrs. Mitchell again, "to leave ye with a north wind ablowin' like this. But come in, come in and rest a minute."

Clutching the verandah post was a little woman in a bright pink cotton dress. For a moment Sue thought that it was Mrs. Mitchell's lodger, John Hadry's "little lady," and then her heart

gave a great bound as the woman raised her head and looked her full in the face. This could not be his "little lady," the woman he loved, the neglected wife of a man who was an utter brute. No one would call Roger an utter brute, least of all Hadry, who was his friend, and this woman was Roger's wife in the eyes of the law. This was the woman whose place she had taken and for a moment her heart sank. Would she get up and denounce her, would she declare before her neighbour and her servant that she was no wife, that the child in her arms was nameless.

Just for one second she forgot the fire from which she was fleeing, heeded not the wild wind that like a blast from a furnace scorched her face and seemed touching with fiery fingers the tree-tops as it passed, she only looked, shrinking, into that woman's eyes and then she saw with a curious feeling, half of elation, that they shrank before hers. Why should this woman shrink before her? Why should she look as if she feared her? Half puzzled she stepped on to the verandah and listened to Mrs. Mitchell's comments upon the situation.

"Come in, come in and give the baby a sup of milk. She's fretting, poor thing. And God knows how long we can stop here."

"But, Mrs. Mitchell, where's your husband?"

"Down Warrnambool way hoeing 'taters. We can't live by the selection alone, ye see, with such a many mouths to feed; but deary me," going to the door and looking at the drifting smoke, "I don't know, can we save the house without him. Johnny, have ye filled everything with water, the pig barrel, and all?"

"Yes, mum," said a little lad of twelve, setting down a heavy bucket full of water and leaning against the door-post while he wiped the heat-drops from his forehead, "yes, mum, there's nothen left but the cups, and it ain't any good filling them."

Sue glanced round her quickly.

Some sheds at a short distance one from the other stretched from the house to very nearly the edge of the clearing. They were used evidently as stables, cow byres and pig styes.

"Do you think we can stay here?" she asked. "Hadn't we better go while we can?"

"Well, I don't know," said the woman. "It's the only home we've got. I'd like well to save it if I could, and we're four full-grown women, not to count the children. The clearing's all planted with 'taters too," she went on, looking round at the neat furrows, "green 'taters can't burn. We'd better stop as long as we can. We might be quite safe."

"Very well," said Sue, with quick decision. "We'll help all we can, but the children, they are such mites."

"Oh, they're helpful," said the mother, "Clara's thirteen, and Johnny, he's handy, and Sam, he's good, but he's hurt his foot and must just mind the little ones."

"But what can we do with the babies, though?" asked Sue. "Yours is so tiny," but even though she spoke to Mrs. Mitchell she found herself watching the other woman

"Put the babies among the potatoes," she suggested in a kindly voice enough, and Sue felt as if she must be dreaming. It was no time to dream though, and she folded the blanket round her little one, and following Mrs. Mitchell laid her down in a potato furrow so that the bending green leaves might shelter her somewhat. Mrs. Mitchell put her three months old baby beside her, and a tiny girl of two years who had no shoes on and who clung terrified to her mother's skirts was set down and told to be good now and mind baby, while Sam, a pretty delicate boy of eight or nine, who had hurt his foot and could hardly walk was told to mind the lot.

Then the women—those two women whose lives had so strangely met—and the rest of the children set to work with might and main to pull down the out-buildings, even a little boy of five who had lost his hat and who only had on a shirt and a pair of trousers helped with the rest. It was hard work, work they were none of them accustomed to; in their hurry they had no time to look for tools, and though all worked with a will, there was no method in it and they did not progress very fast. The smoke, too, was thicker than ever, and made their eyes smart and water. Just overhead, close at hand almost, it seemed, hung the sun, a round blood-red ball, which they could look at easily with the naked eye and the children kept crying:

"The moon, the funny moon, mammy, do look at the moon."

"Here, Mrs. Marsden, here, do come and help me with this beam," called out Beatrice Buckley as she tugged at the roof of one of the sheds, and even then Sue could not help thinking it was strange that she should call her so glibly by the name that in law was her own. She was glad that she did, though. In the midst of her terror and anxiety she was thankful that this woman did not give her away before these others.

"They worked on steadily for what seemed like hours till the first shed was level with the ground, and then Sue, raising her eyes, saw the lurid glow of the flames through the smoke and the brushwood. They would be down on the little clearing in a very few minutes. She dropped the axe she had been using, and, pointing with her finger, called,

"Mrs. Mitchell, Mrs. Buckley, look, look."

"Children, children," called the good woman wringing her hands, "leave the sheds. We must save the house," and they

all they made for the cottage which was very nearly in the centre of the clearing.

"Johnny," cried his mother, "you get on the roof, and we'll hand you up wet blankets and sacks."

Like all Australian cottages the house was one storied and the roof very low, so that the boy had no difficulty in obeying his mother who, having dragged out the kitchen table, stood on it handing him up buckets of water and blankets while the other three women with the children went backwards and forwards to the water hole bringing water in every available vessel, from the biggest wash tub to the tin dipper.

The forest behind them was in flames now, the smoke was stifling and the heat unbearable, while the strong north wind bore before it great burning branches and sheets of bark. The outhouses were on fire and the fence was a ring of flame, still the little band worked on. Mrs. Mitchell was a stern hard-featured woman of five and thirty who looked older than her years, and her children evidently believed in her and worked well under her guidance.

"Johnny, my lad," she said, "the roof's wet, isn't it."

"Fine and wet," he answered. "I think we'll save it yet, but the shed is all afire and it's comin' quite close."

"Never heed the sheds if we can save the house," she said. "And we'll do it, we'll do it."

The workers themselves were wet through and safe therefore from the flying sparks, and Sue was just beginning to think they might really succeed, when a cry from the eldest girl startled her.

"Mammy, mammy, it's aglow on the other side. The lean-to's caught."

"No, no," cried the poor woman sharply, "no, no. Oh, God, oh, God, it's the third time I've been burnt out. Not this time, Lord, not this time."

The boy slid down off the roof just as the flames burst out on the other side, and above the roaring of the bush fire they could plainly distinguish the crackling of the weatherboards and knew their efforts had been in vain.

Clara called out again that it was aglow inside, and the poor woman threw one more despairing glance at her home.

"We'll run now for our lives," she said, and they turned and ran to where they had left the children. The babies were crying in the furrow, while the two older ones were crouching under the potato plants for shelter from the fierce heat which was now almost unbearable.

"We can't stay here," cried Sue, snatching up her child; "the water-hole, let's get into the water-hole."

Mrs. Mitchell shook her head.

"It's five foot," she said, "we'd be drowned. We must run through the forest."

"But—but it's all on fire."

"No matter, we can't stand here to be roasted alive. We'll wet ourselves in the water and there's a clearing about four times this size about a mile away. Here, Sam, you get on mammy's back," and she stooped to let the lame boy climb up. "Clara, you carry the baby and—and——" She looked round beseechingly.

"Mrs. Buckley, you'll carry the little girl, won't you?" said Sue. "And Billy here must hold my dress, and Johnnie must hold his hand on the other side so he won't get lost in the smoke. Gretchen, let the pillow-case go and help Tom along. Quick, let's get wet through," and she dipped her baby in the water-hole and then pushed Billy under.

"God bless you, ladies," said the woman as she saw her children disposed of. "What I should have done this day without you, the Lord only knows."

The house was now one mass of flames, it seemed certain death to stay where they were, for even the potato plants were shrivelling up fast, while behind them the forest was one lurid mass of flame, from the scrub and undergrowth to the tops of the tallest trees; but ahead as yet only the tops of the trees were on fire, and their only hope lay in reaching the clearing before the scrub was impassable.

There was not a moment to be lost. Sue saw that Billy had hold of her skirts, then she called on Mrs. Mitchell to lead the way, and they fairly raced across the paddock and rushed over the charred and smouldering remains of the post and rail fence, poor little Billy crying out pitifully as the burning coals touched his bare feet. Her baby was heavy, and Sue could only give a hand to him occasionally, but she saw that he clung to her dress and that his brother dragged him on on the other side. To his sufferings there was no time to give heed.

"Keep close, Johnny," she kept imploring. "Billy, hold tight," for she feared they might be lost in the smoke.

Straight on went Mrs. Mitchell heedless of the dense smoke and the burning leaves and pieces of bark that fell on her, and that the little lad on her back was brushing off and crushing in his hard little hands. Next her came Gretchen, plodding on as stolidly as if running for her life dragging a heavy child along beside her was an everyday occurrence with her, and behind her came Clara, frightened, but quiet, and guarding her little charge with the tenderest care; Mrs. Buckley followed, and last of all came Sue, her own child weighing her down, but still managing to help the little lad beside her fairly well. If she had had time

she would have torn up her skirt or a piece of blanket to bind up the poor little feet; but there was no time, for now every dry twig and piece of bark kept bursting into flame.

Once or twice Mrs. Mitchell in her anxiety for her little flock, stopped and looked round, but Sue waved her on.

"Go on, go on," she cried, "you can't help us. They're all right, go on. There's no time to spare."

And indeed there was not, for already the fire was roaring overhead, already her cloak was full of smouldering holes, and the boys' shirts were nearly burnt off their backs, but she kept putting the fire out and encouraging them to hold up a little longer. It was barely a twenty minutes' run to the clearing. All her life passed before her. She thought of her child, of Roger, of the woman who had stolen her good name, and now, like herself, was fleeing before the fire, of all her perplexities and sorrows, and wondered if after all she would not be better dead and out of it all. But not, oh not such a cruel death as this. She must get out of it, she would, and she held out a hand again to the small boy who was beginning to flag, and implored the others not to give in yet.

"Such a little way now, boys, such a little way."

Yes, such a little way, but could they do it. All the birds seemed to have left the forest long ago, but lizards and snakes glided past them, rabbits scuttered away through the fern, and dingoe and wallabies fled before the advancing flames and paid no heed to their human companions in the race for life. At last just as she began to feel she could stand it no longer, that the smoke was overpowering her and the heavy weight dragging her down, the whole party emerged on a little plain, covered with long yellow grass, dry as tinder now in the middle of summer. It was nearly two acres in extent, and Mrs. Mitchell made for the centre so as to be as far away as possible from burning branches and falling trees, and Sue, gathering up the last remnants of her strength, caught up the little boy, and carried him up to his brothers and sisters. Then she sank exhausted beside them, feeling that not to save her life, no, nor her child's, which was infinitely more precious, could she have gone a step further. Poor little Billy crouched down beside her and she saw his bare feet all so terribly cut and burned, she wondered not that he had cried, but that he had ever got on at all. Her baby was wailing and crying pitifully, Mrs. Buckley was sobbing heartbrokenly, "What shall I do, oh, what shall I do?" and the rest of them lay on the ground utterly exhausted.

"Mrs. Mitchell," asked Sue, vainly trying to hush her child, "are we safe here, do you think?"

"I don't know," said the woman raising her head and

looking round, "I don't know. The wind's that high and the smoke's smothering."

The fire was making headway fast now, the ground felt scorching beneath their feet, and the air was filled with burning leaves, and great sheets of bark, which were borne aloft on the fierce wind, and, which falling all around them, set alight, not only to the crisp grass, but to their clothes as well.

"The grass'll be alight all over in a minute," said Mrs. Mitchell wearily. "God help us, we must die."

The howling of the wind and the roaring of the flames made an awful din, and every now and then through the smothering smoke they could see the great trees, veritable pillars of flame, falling with a terrible crash. The grass on the plain was luckily scanty, but it was burning in patches already.

"Surely we're safe now," said Sue, taking courage once more, "surely——"

"The grass is catching——"

"But couldn't we burn it in front of us, like people do?"

"I don't know," said Mrs. Mitchell wearily. "I reckon if we had a man amongst us we might. But we're done—eh! my man! my man, I'll never see ye more," and Sue looking up, saw the tears streaming down her hard face as she rocked herself to and fro with the two youngest children clasped close in her arms.

The others seeing their mother give way, raised a pitiful wail, and the girl felt that now indeed was her last hour come. Closer she bent over her child, put her lips down to the little face she loved so tenderly, and prayed with all her heart that the smoke might be merciful, and they might feel no pain. The grass might be burnt, of course, safety lay that way, but she could not do it, not for life itself could she rise again. And it was such a terrible death, such a ghastly horrible death.

"God help us," she sobbed, "God help us! God be merciful to us! If only——"

MARY GAUNT.

(To be continued.)

INDIAN AND COLONIAL INVESTMENTS*

ANY favourable reaction that might have taken place in the prices of Colonial Government securities from their depression of a month ago has been checked by a distinct and prolonged hardening of loan and discount rates. The cause is, of course, in America. The need of gold in that country by the banks and trust companies for the purpose of strengthening their reserves in the endeavour to stave off threatened disaster, and the annual requirements in connection with the crop movements have in combination occasioned such an exceptionally keen demand for gold, that the price of the metal in the London bullion market has, during the month, exceeded 78s. per oz., the highest ruling for several years past, and large withdrawals of both bar gold and American coin have been made for the United States from the Bank of England itself.

These circumstances have, of course, renewed the fear that we shall see a 5 per cent. Bank rate before the year is out, although there is an evident desire on the part of the Bank directors to maintain the lower rate if they can possibly do so. Although at the time of writing the fears as to a 5 per cent. Bank rate have somewhat subsided, the conditions have naturally been adverse to investment securities, and although the movements in Colonial Government stocks have been small and few in number, they indicate weakness all round. But in spite of all this the fact that the public has not been quite denuded of capital waiting for employment has been proved by the success during the month of more than one investment issue.

The stocks of the Cape of Good Hope have been added to the list of investments eligible for trustees, and it is interesting to observe that, with the exception of the securities of Newfoundland and the Canadian Provinces, the only Colonial Government inscribed loan officially quoted in London which has not yet complied with the conditions of the Colonial Stocks Act is the loan amounting to £100,000 of the Island of Antigua. They are

* The tabular matter in this article will appear month by month, the figures being corrected to date. Stocks eligible for Trustee investments are so designated.—Ed.

INDIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
INDIA.					
3½ % Stock (t) . . .	£ 63,040,302	1931	104	3½	Quarterly.
3 % " (t) . . .	48,635,384	1948	97	3½	"
2½ % " Inscribed (t) . .	11,892,207	1926	80	3½	"
3½ % Rupee Paper . . .	Rx. 5,843,690	..	65	3½	Various dates.
3½ % " " 1854-5 . . .	Rx. 11,517,620	..	66	3½*	30 June—31 Dec.
3 % " " 1896-7 . . .	Rx. 1,316,930	1916	58	3½	30 June—30 Dec.

(t) Eligible for Trustee investments.

* Rupee taken at 1s. 4d.

INDIAN RAILWAYS AND BANKS.

Title.	Subscribed.	Last year's dividend.	Share or Stock.	Price.	Yield.
RAILWAYS.					
Assam—Bengal, L., guaranteed 3 % .	£ 1,500,000	8	100	91	3½
Bengal and North-Western (Limited)	2,750,000	5	100	130	3½
Bengal Central (L) g. 3½ % + ½th profits	500,000	5	5	5	5
Bengal Dooars, L.	150,000	5	100	103½	4½
Do. Shares	250,000	4	10	10	4
Bengal Nagpur (L), gtd. 4% + ½th profits	3,000,000	4	100	102	3½
Bombay, Bar. & C. India, gtd., 5 % .	7,550,300	6½	100	157	3½
Burma Guar. 2½ % and propn. of profits	2,000,000	4	100	105½	3½
Delhi Umballa Kalka, L., guar. 3½ % + } net earnings.	800,000	4½	100	117½	4½
East Indian "A," ann. cap. g. 4% + ½ } sur. profits (t)	2,502,733	5½	100	122	4½*
Do. do. class "D," repayable 1953 (t) .	4,047,267	5	100	132	3½
Do. 4½ % perpet. deb. stock (t) . . .	1,435,650	4½	100	137	3½
Do. new 3 % deb. red. (t)	5,000,000	3	100	92½	3½
Great Indian Peninsula 4% deb. Stock (t)	2,701,450	4	100	124½	3½
Do. 3% Gua. and ½ surp. profits 1925 (t)	2,575,000	3½	100	107	3½
Indian Mid. L. gua. 4% + ½ surp. profits (t)	2,250,000	4	100	102	3½
Madras, guaranteed 5 % by India (t) .	8,757,670	5	100	127	3½
Do. do. 4½ % (t)	999,960	4½	100	118½	3½
Do. do. 4½ % (t)	500,000	4½	100	111½	4
Nizam's State Rail. Gtd. 5 % stock . .	2,000,000	5	100	122	4½
Do. 8½ % red. mort. debts.	1,112,900	3½	100	95½	3½
Rohilkund and Kumaon, Limited. . . .	200,000	8	100	147½	5½
South Behar, Limited	379,580	3½	100	91x	3½
South Indian 4½ % per. deb. stock, gtd.	425,000	4½	100	137	3½
Do. capital stock	1,000,000	6½	100	116	5½
Stnn. Mahratta, L., 3½ % & ½ of profits	3,500,000	5	100	104	4½
Do. 4 % deb. stock	1,195,600	4	100	110	3½
Southern Punjab, Limited	966,000	4	100	100	4
Do. 3½ % deb. stock red.	500,000	3½	100	96	3½
West of India Portuguese, guar. L. . .	800,000	5	100	88	5½
Do. 5 % debenture stock.	550,000	5	100	108	4½
BANKS.					
	Number of Shares.				
Chartered Bank of India, Australia, } and China	40,000	10	20	41½	4½
National Bank of India	40,000	10	12½	27½	4½

(x) Ex dividend.

(t) Eligible for Trustee investments.

* The yield given makes no allowance for extinction of capital.

all of course subject to the provision that trustees may not purchase at a price more than 15 per cent. higher than their redemption value or, if they are redeemable within fifteen years, at any price above the redemption value.

Indian Government securities have remained steady during the month, and the Railways have in most instances recovered from their decline. The stock of the great Bombay, Baroda, and Central India Railway, whose contract with the Government,

CANADIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
4 % Inter-colonial) } 4 % " } 4 % " } 4 % 1874-8 Bonds . . 4 % " Ins. Stock 4 % Reduced Bonds . . 4 % " Ins. Stock 3½ % 1884 Ins. Stock . 4 % 1885 Ins. Stock . 3 % Inscribed Stock (t) 2½ % " " (t)	Guaranteed by Great Britain. 1,500,000 1,700,000 4,099,700 7,900,300 2,209,321 4,233,815 4,605,000 3,499,900 10,101,321 2,000,000	1908 1910 1913 1904-8† 1910 1909-34* 1910-35* 1938 1947	102 103 104 100 100 103 103 101 105 100 88	3½ ₁₅ 3½ ₁₅ 3½ ₁₅ 4 4 3½ ₁₅ 3½ ₁₅ 3½ ₁₅ 3½ ₁₅ 3 3	1 Apr.—1 Oct. 1 May—1 Nov. 1 Jan.—1 July. 1 June—1 Dec. 1 Jan.—1 July. 1 Apr.—1 Oct.
PROVINCIAL.					
BRITISH COLUMBIA.					
3 % Inscribed Stock .	1,324,760	1941	88	3½ ₁₅	1 Jan.—1 July.
MANITOBA.					
5 % Debentures . .	346,700	1910	105	4½ ₁₅	1 Jan.—1 July. 1 May—1 Nov.
5 % Sterling Bonds .	308,000	1923	113	4½ ₁₅	
4 % " Debs. . .	205,000	1928	101	3½ ₁₅	
NOVA SCOTIA.					
3 % Stock	164,000	1949	92	3½ ₁₅	1 Jan.—1 July
QUEBEC.					
5 % Bonds	1,199,100	1904-6	100½	4½ ₁₅	1 May—1 Nov.
3 % Inscribed . . .	1,890,949	1937	86	3½ ₁₅	1 Apr.—1 Oct.
MUNICIPAL.					
Hamilton (City of) 4 % Montreal 3 % Deb. Stock	482,800 1,440,000	1934 permanent	101 87	3½ ₁₅ 3½ ₁₅	1 Apr.—1 Oct. 1 May—1 Nov.
Do. 4 % Cons. " . .	1,821,917	1932	105	3½ ₁₅	1 Apr.—1 Oct. 1 Jan.—1 July
Ottawa 6 % Bonds . .	92,400	1904	101	5	
Quebec 4 % Debs. . .	385,000	1923	103	3½ ₁₅	1 Jan.—1 July
Do. 3½ % Con. Stock .	351,797	drawings	96	3½ ₁₅	
Toronto 5 % Con. Debs.	186,700	1919-20	109	4½ ₁₅	1 Jan.—1 July.
Do. 4 % Stg. Bonds . .	300,910	1922-23†	101	3½ ₁₅	
Do. 4 % Local Impt. .	412,544	1913	100	4	1 Apr.—1 Oct. 7 Feb.—7 Aug.
Do. 3½ % Bonds . . .	1,059,844	1929	98	3½ ₁₅	
Vancouver 4 % Bonds	121,200	1931	100	4	30 Apr.—31 Oct.
Do. 4 % 40-year Bonds	117,200	1932	100	4	
Winnipeg 5 % Debs. .	138,000	1914	104	4½	

* Yield calculated on earlier date of redemption.

† Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

(t) Eligible for Trustee investments.

CANADIAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up per Share.	Price.	Yield.
RAILWAYS.					
Canadian Pacific Shares . . .	\$84,500,000	5½	\$100	121½	4½
Do. 4 % Preference	\$6,678,082	4	100	105	3½
Do. 5 % Stg. 1st Mtg. Bd. 1915	\$7,191,500	5	100	111	3½
Do. 4 % Cons. Deb. Stock . . .	\$18,518,956	4	100	111	3½
Grand Trunk Ordinary	\$22,475,985	nil	Stock	15½	nil
Do. 5 % 1st Preference	\$3,420,000	5	"	110	4½
Do. 5 % 2nd "	\$2,580,000	5	"	96½	5
Do. 4 % 3rd "	\$7,168,055	1	"	45½	2
Do. 4 % Guaranteed	\$5,219,794	4	"	102	3½
Do. 5 % Perp. Deb. Stock	\$4,270,375	5	100	133½	3½
Do. 4 % Cons. Deb. Stock	\$10,393,966	4	100	107	3½
BANKS AND COMPANIES.					
Bank of Montreal	60,000	10	\$200	498	4
Bank of British North America	20,000	6	50	68	4½
Canadian Bank of Commerce . .	\$8,000,000	7	\$50	15½	4½
Canada Company	8,819	60s.	1	35½	8½
Hudson's Bay	100,000	22s. 6d.	11*	33½	8½
Trust and Loan of Canada . . .	50,000	7	5	4½	7½
Do. new	25,000	7	3	2½	7½
British Columbia Electric Ord.	\$210,000	4	Stock	81½ ^x	4½
Railway } Pref.	\$200,000	5	Stock	94½	5½

* £2 capital repaid July 1908.

(x) Ex dividend.

NEWFOUNDLAND GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
3½ % Sterling Bonds	2,178,800	1941-7-8	90	4	} 1 Jan.—1 July.
3 % Sterling "	325,000	1947	79	4	
4 % Inscribed "	320,000	1913-38*	103	3½	
4 % " Stock	509,342	1935	107	3½	
4 % Cons. Ins.	200,000	1936	107	3½	

* Yield calculated on earlier date of redemption.

as was mentioned last month, expires within the next year or two, and in whose case the fall was by far the most severe, is a marked exception.

If the securities of any Colony can be said to have been the strongest of all during the month they are those of Canada, and this fact is some evidence that the stock markets do not share the pessimists' view of the heart-burning and indignation in the Dominion over the Alaskan decision. It is true that the 4 per cent. Bonds and Stock redeemable 1904-8 have fallen two points to par, but this is most probably due to the near approach of the redemption date, for Canada has shown herself very well able to provide for the meeting of her loans when they fall due.

The Dominion is taking active steps to reap the greatest

possible advantage from her present wave of prosperity. In view of the great immigration to the North West Territory, the surveys for the new Trans-continental railway are being rapidly pushed forward so that the line between Winnipeg and Moncton may be commenced without delay. The securities of the Canadian Pacific Railway have not been adversely affected by the chairman's statement of the large capital issues to be made in the future. The effect of these was probably discounted some weeks ago. The market seems to have concentrated all its disfavour on the Grand Trunk stocks which have been very weak, although they have now almost recovered their prices of a month ago. The shares of the Canadian banks and land companies have continued depressed in spite of the country's prosperity.

There was some little demand for Australian Government securities during the early part of the month under review, and a substantial recovery took place from the lowest points recorded. Renewed apprehensions of dearer money, however, soon put an end to the little burst of activity and, though prices have been fairly well maintained at the improved level, the market has relapsed into its now customary quietude. Bank and miscellaneous securities remain quiet and stationary, but some of the land and agricultural companies' shares show a tendency to improve in response to the improvement in pastoral prospects.

An interesting feature in Australian finance at the present time is the large amount of gold being exported by the States. Up to the end of September the total gold exports represented a value of over £13,000,000 sterling or an increase of about 4½ millions as compared with the same period last year. It is probable that the export will continue on a large scale during the remainder of the year, as considerable forward orders have been placed. The movement is due principally to the failure of last year's Australian wheat crop, which necessitated large purchases from other countries. Reduced exports of other commodities, owing to the drought, has been a factor, while there has been no offset in the shape of large loans contracted outside Australia. It is a fortunate circumstance that Australia's gold production shows a very satisfactory expansion this year, but the large export will not be effected without some depletion of stocks, which are, however, ample.

Taking into consideration the present position of the money market and adverse conditions generally, the Victorian Government may well be satisfied with the result of its offer for conversion of the Bonds for £5,000,000, due on 1st January. In all, holders of bonds to the amount of £3,402,000 agreed to accept in exchange new bonds or stock on the terms described in our last issue. This left a balance of £1,598,000 to be provided

for, which has since been offered to the public, either in the form of $3\frac{1}{2}$ per cent. Inscribed Stock (1929-1949) at the price of £92 12s. 6d. or of 4 per cent. Treasury Bonds due 1st July, 1906, at £98 15s. per cent. Holders of the Treasury Bonds will be entitled to convert into £104 of $3\frac{1}{2}$ per cent. Stock for each £100 Bond at any time up to 31st December, 1905. Interest on the bonds will be payable on January 1st and July 1st, the first half-yearly payment being due 1st July, 1904. On the Inscribed Stock interest payments will be made on 1st April and 1st October, and holders will receive a full six months' interest on 1st April next; this advantage combined with the allowance for discount on prepayment of instalments brought down the net price of issue to about 92 per cent. The applications from the public are understood to have amounted to about £500,000 leaving over £1,000,000 in the hands of the underwriters.

In dealing last month with the finances of Western Australia the fact was mentioned that the accrued surplus of £231,000 at the end of last year would be swallowed up by expenditure this year. The Treasurer's budget speech shows, however, that the position in this respect is much better than the cabled figures indicated; inasmuch as the estimates of general expenditure include large sums which would usually be provided for out of loan monies. No less than £100,000 is, for instance, to be spent on railway construction, and other large sums will be expended on revenue producing works of various kinds. These items, though properly chargeable to loan account, are in effect being provided out of surplus revenue; the current year's receipts should therefore amply cover the ordinary expenditure, and, if present favourable prospects are fulfilled, a good surplus might well be realised.

A few years ago Western Australian Government stocks occupied the lowest place among Australian Government securities; now they command prices equal to those of any of the State Governments. There is ample justification for the change. Probably in no other of the Australian States has so large a proportion of the loan monies been expended on revenue producing works, and the Treasurer, in delivering his budget statement, was justified in referring to the figures with satisfaction. Out of a total loan indebtedness of somewhat over £15,000,000 no less than £13,323,799 has been spent on railways, tramways, harbour and river improvements, water supply and sewerage; and the bulk of the amount earns full interest. Moreover sinking funds to the amount of about £900,000 have been accumulated as an offset to the debt. The practice of establishing a sinking fund for all loan issues has been an excellent feature in West Australian finance, and the Treasurer now desires to confirm the practice by making it compulsory.

He is introducing proposals to amend the Constitution with that object.

The opening of the Cape stocks to trustee investment has not improved their price. They do not seem to have recovered from the effects of a rumour that the large Cape Town loan floated, none too successfully, early in the month was the forerunner of further borrowing by the Colony itself, in spite of the fact that the rumour was officially contradicted, the opportunity being taken to assure the market of the buoyancy of the general revenue of the Colony. Two South African municipalities have floated loans in London during the past month. Durban, first in the field, placed at a price of 97 a loan of £300,000 bearing 4 per cent.

AUSTRALIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
NEW SOUTH WALES.					
4 % Inscribed Stock (t)	9,686,300	1933	107	3 $\frac{9}{16}$	1 Jan.—1 July.
3 $\frac{1}{2}$ % " " (t)	16,500,000	1924	96	3 $\frac{1}{2}$	} 1 Apr.—1 Oct.
3 % " " (t)	12,500,000	1935	86	3 $\frac{1}{4}$	
VICTORIA.					
4 $\frac{1}{2}$ % Bonds	5,000,000	1904	102	..	1 Jan.—1 July.
4 % Inscribed, 1882-3	5,421,800	1908-13†	101	3 $\frac{1}{8}$	1 Apr.—1 Oct.
4 % " 1885 (t)	6,000,000	1920	104	3 $\frac{1}{4}$	} 1 Jan.—1 July.
3 $\frac{1}{2}$ % " 1889 (t)	5,000,000	1921-6†	95	3 $\frac{1}{4}$	
4 % " "	2,107,000	1911-26*	101	4	
3 % " (t)	5,559,343	1929-49†	86	3 $\frac{1}{8}$	
QUEENSLAND.					
4 % Bonds	10,267,400	1913-15†	101	3 $\frac{7}{8}$	} 1 Jan.—1 July.
4 % Inscribed Stock (t)	7,939,000	1924	106	3 $\frac{1}{8}$	
3 $\frac{1}{2}$ % " " (t)	8,616,034	1921-30†	95	3 $\frac{1}{8}$	
3 % " " (t)	4,274,213	1922-47†	87	3 $\frac{1}{16}$	
SOUTH AUSTRALIA.					
4 % Bonds	6,586,700	1907-16†	100	4	1 Jan.—1 July.
4 % " " " "	1,365,300	1916	100	4	} 1 Apr.—1 Oct.
4 % Inscribed Stock	6,222,900	1916-36*	102	3 $\frac{7}{8}$	
3 $\frac{1}{2}$ % " " (t)	2,517,800	1939	100	3 $\frac{1}{2}$	} 1 Jan.—1 July.
3 % " " (t)	839,500	1916-26†	87	3 $\frac{7}{16}$	
3 % " " (t)	2,760,100	After 1916†	87	3 $\frac{7}{16}$	
WESTERN AUSTRALIA.					
4 % Inscribed	1,876,000	1911-31*	101	3 $\frac{7}{8}$	15 Apr.—15 Oct.
3 $\frac{1}{2}$ % " (t)	2,380,000	1920-35*	96	3 $\frac{1}{8}$	} 1 May—1 Nov.
3 % " (t)	3,750,000	1915-35†	86	3 $\frac{1}{16}$	
3 % " (t)	2,500,000	1927†	87	3 $\frac{7}{16}$	15 Jan.—15 July.
TASMANIA.					
3 $\frac{1}{2}$ % Inscbd. Stock (t)	3,456,500	1920-40*	99	3 $\frac{9}{16}$	} 1 Jan.—1 July.
4 % " " " (t)	1,000,000	1920-40*	107	3 $\frac{7}{16}$	
3 % " " " (t)	450,000	1920-40*	89	3 $\frac{1}{2}$	

* Yield calculated on earlier date of redemption.

† Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

‡ No allowance for redemption.

(t) Eligible for Trustee investments.

AUSTRALIAN MUNICIPAL AND OTHER BONDS.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Melbourne & Met. Bd. of Works 4% Debs. }	1,000,000	1921	100	4	1 Apl.—1 Oct.
Do. City 4% Debs. }	850,000	1915-22*	99	4 $\frac{1}{8}$	
Do. Harbour Trust Comrs. 5% Bds. }	500,000	1908-9	102 $\frac{1}{2}$	4 $\frac{7}{8}$	1 Jan.—1 July
Do. 4% Bds. }	1,250,000	1918-21*	101	3 $\frac{1}{2}$	
Melbourne Trams Trust 4 $\frac{1}{2}$ % Debs. }	1,650,000	1914-16*	105	4	1 Jan.—1 July.
S. Melbourne 4 $\frac{1}{2}$ % Debs. }	128,700	1919	101	4 $\frac{7}{8}$	1 Jan.—1 July.
Sydney 4% Debs. }	640,000	1912-13	101	3 $\frac{1}{2}$	
Do. 4% Debs. }	300,000	1919	101	3 $\frac{1}{8}$	

* Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

AUSTRALIAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up.	Price.	Yield.
RAILWAYS.					
Emu Bay and Mount Bischoff . . .	12,000	%	2 $\frac{1}{2}$	5	3 $\frac{1}{2}$
Do. 4 $\frac{1}{2}$ % Irred. Deb. Stock . . .	£130,900	4 $\frac{1}{2}$	100	97 $\frac{1}{2}$	4 $\frac{1}{8}$
Mid. of Western Australia 6% Debs. .	£670,000	nil	100	87 $\frac{1}{2}$	nil
Do. 4% Deb. Bonds, Guaranteed . .	£500,000	4	100	101	3 $\frac{1}{8}$
BANKS AND COMPANIES.					
Bank of Australasia	40,000	11 $\frac{1}{2}$	40	84	5 $\frac{1}{2}$
Bank of New South Wales	100,000	10	20	40 $\frac{1}{2}$	5
Union Bank of Australia £75	60,000	8	25	41	4 $\frac{1}{8}$
Do. 4% Inscribed Stock Deposits . .	£750,000	4	100	99	4 $\frac{1}{8}$
Australian Mort. Land & Finance £25	80,000	nil	5	2 $\frac{1}{2}$	nil
Do. 4% Perp. Deb. Stock	£1,900,000	4	100	96 $\frac{1}{2}$	4 $\frac{1}{2}$
Dalgety & Co. £20	154,000	5 $\frac{1}{2}$	5	4 $\frac{1}{2}$	6 $\frac{1}{8}$
Do. 4 $\frac{1}{2}$ % Irred. Deb. Stock	£620,000	4 $\frac{1}{2}$	100	110 $\frac{1}{2}$	4 $\frac{7}{8}$
Do. 4%	£1,648,210	4	100	98 $\frac{1}{2}$	4
Goldsbrough Mort & Co. 4% A Deb. } Stock Reduced }	£1,234,350	4	100	65 $\frac{1}{2}$	6
Do. B Income Reduced	£740,610	4	100	37 $\frac{1}{2}$	11
Australian Agricultural £25	20,000	£2 $\frac{1}{2}$	21 $\frac{1}{2}$	58 $\frac{1}{2}$	4 $\frac{1}{8}$
South Australian Company	14,200	11 $\frac{1}{2}$	20	47 $\frac{1}{2}$	4 $\frac{1}{8}$
Trust & Agency of Australasia	42,479	nil	1	..	..
Do. 5% Cum. Pref.	87,500	5	10	9	5 $\frac{1}{8}$
Met. of Melb. Gas 5% Debs. 1908-12.	£560,000	5	100	103	4 $\frac{1}{8}$
Do. 4 $\frac{1}{2}$ % Debs. 1918-22-24	£250,000	4 $\frac{1}{2}$	100	101	4 $\frac{7}{8}$

interest and redeemable in 1953, the issue meeting with great success for such times as these. The amount was subscribed twice over two days before the time originally appointed for closing the lists, and it was allotted as far as possible to the small investor, applicants for £500 or under receiving allotments in full. The Cape Town loan for a million sterling was offered a few days later, but a large portion had to go to the underwriters.

The eager awaiting of the Labour Commission report has not agitated the Cape as much as the rest of South Africa.

NEW ZEALAND GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
5 % Bonds	266,300	1914	107½	4½	15 Jan.—15 July.
5 % Consolidated Bonds	236,400	1908	100	5	Quarterly.
4 % Inscribed Stock (t)	29,150,302	1929	107	3½	1 May—1 Nov.
3½ % " " (t)	6,161,167	1940	101	3½	1 Jan.—1 July.
3 % " " (t)	6,384,005	1945	90	3½	1 Apr.—1 Oct.

(t) Eligible for Trustee Investments.

NEW ZEALAND MUNICIPAL AND OTHER SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Auckland 5% Deb. . .	200,000	1934-8*	111½	4½	1 Jan.—1 July.
Do. Hbr. Bd. 5% Debs.	150,000	1917	105	4½	10 April—10 Oct.
Bank of New Zealand 4 % Gua. Stock†	£2,000,000	—	98½	4½	Apr.—Oct.
Christchurch 6% Drain- age Loan	200,000	1926	126½	4½	30 June—31 Dec.
Dunedin 5% Cons.	312,200	1908	101	4½	1 Apr.—1 Oct.
Lyttleton Hbr. Bd. 6%	200,000	1929	126½	4½	1 Jan.—1 July.
Napier Hbr. Bd. 5% Debs.	300,000	1920	106	4½	
Do. 5% Debs.	200,000	1928	104	4½	Jan.—July.
National Bank of N.Z.) £7½ Shares £2½ paid	100,000	div. 10 %	4½	5½	
New Plymouth Hbr.) Bd. 6% Debs.	200,000	1909	101½	5½	1 May—1 Nov.
Oamaru 5% Bds.	173,800	1920	91	5½	1 Jan.—1 July.
Otago Hbr. Cons. Bds.) 5%	417,500	1934	107	4½	1 Jan.—1 July.
Wellington 6% Impts.) Loan	100,000	drawings	118½	5½	1 Mar.—1 Sept.
Do. 6% Waterworks . .	130,000	"	123½	4½	1 Mar.—1 Sept.
Do. 4½% Debs.	165,000	1933	103	4½	1 May—1 Nov.
Westport Hbr. 4% Debs.	150,000	1925	102	3½	1 Mar.—1 Sept.

* Yield calculated on later date of redemption, though a portion of the loan may be redeemed here.

† Guaranteed by New Zealand Government.

Apparently the progressive party is just as averse to the immigration of Asiatics as the Bond. It is, of course, admitted by all parties that the development of Cape Colony is being retarded by the scarcity of labour, but the opinion is generally expressed that sufficient native labour is actually in the country and can be collected in course of time, although practical suggestions as to how this is to be carried out are unfortunately scarce. But by the Transvaal the issue of the Labour report and the carrying out of its findings have been impatiently awaited as the signal for the long-delayed recuperation of the mining industry.

As we go to press, the news is to hand that the majority report is published. Many people thought that the delay was caused by an attempt to obtain an unanimous result, and there

SOUTH AFRICAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
CAPE COLONY.					
	£				
4½ % Bonds	970,900	dwgs.	101	4½	15 Apr.—15 Oct.
4 % 1883 Inscribed (t)	3,733,195	1923	105	3½	1 June—1 Dec.
4 % 1886 "	9,997,566	1916-86*	103	3½	15 Apr.—15 Oct.
3½ % 1886 " (t)	8,215,080	1929-49*	98	3½	1 Jan.—1 July.
3 % 1886 " (t)	7,448,367	1933-43*	85	3½	1 Feb.—1 Aug.
NATAL.					
4½ % Bonds, 1876	758,700	1919	107	3½	15 Mar.—15 Sep.
4 % Inscribed	3,026,444	1937	113	3½	Apr.—Oct.
3½ % "	3,714,917	1939	99	3½	1 June—1 Dec.
3 % "	6,009,000	1929-49*	90	3½	1 Jan.—1 July.

(t) Eligible for Trustee investments.

* Yield calculated on earlier date of redemption.

SOUTH AFRICAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up.	Price.	Yield.
RAILWAYS.					
Mashonaland 5 % Debs.	£2,500,000	5	100	100	5
Northern Railway of the S. African } Rep. 4 % Bonds.	£1,500,000	nil	100	92½	nil
Pretoria-Pietersburg 4 % Debs. Red. . }	£1,005,400	4	100	101	4
Rhodesia Ryys. 5 % 1st Mort. Debs. } guar. by B.S.A. Co. till 1915. . . }	£2,000,000	5	100	101	4½
Royal Trans-African 5 % Debs. Red. . }	£1,814,877	5	100	85½	5½
BANKS AND COMPANIES.					
Robinson South African Banking . .	1,500,000	7½	1	13	5½
African Banking Corporation £10 shares	80,000	6	5	5	6
Bank of Africa £18½	120,000	12½	6½	12½	6½
Standard Bank of S. Africa £100 . .	50,000	18	25	82	5½
Ohlsson's Cape Breweries	30,000	52	5	24	11
South African Breweries	750,000	30	1	3	10
British South Africa (Chartered) . .	4,568,392	nil	1	2½	nil
Do. 5 % Debs. Red.	£1,250,000	5	100	103	4½
Natal Land and Colonization	94,033	15	5	8	9½
Cape Town & District Gas Light & Coke	10,000	10	10	15	6½
Kimberley Waterworks £10.	45,000	5	7	5	7
South African Supply and Cold } Ord.	300,000	£4	1	..	..
Storage } Pref.	150,000	7	1	..	..

is reason to believe that efforts in this direction were put forward. They were, however, it seems, put forward in vain, since a minority report has been decided upon which will, it is understood, head the signature of the two commissioners who do not find themselves able to endorse the findings of their colleagues. On the other hand, there is no reason to suppose that the minority report will show any wide change of opinion, and it

CROWN COLONY SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Barbadoes 3½% ins. (t)	375,000	1925-42†	99	3 $\frac{3}{8}$	1 Mar.—1 Sep.
Brit. Guiana 3% ins. (t)	250,000	1923-45*	90	3 $\frac{3}{8}$	1 Feb.—1 Aug.
Ceylon 4% ins. (t) . .	1,076,100	1934	112	3 $\frac{3}{8}$	15 Feb.—15 Aug.
Do. 3% ins. (t) . . .	2,450,000	1940	94	3 $\frac{1}{2}$	1 May—1 Nov.
Hong-Kong 3½% ins (t)	341,800	1918-43*	100	3 $\frac{3}{8}$	15 Apr.—15 Oct.
Jamaica 4% ins. (t) .	1,098,907	1934	106	3 $\frac{1}{4}$	15 Feb.—15 Aug.
Do. 3½% ins. (t) . .	1,449,800	1919-49*	100	3 $\frac{3}{8}$	24 Jan.—24 July.
Mauritius 3% guar. }	600,000	1940	98½	3 $\frac{1}{8}$	1 Jan.—1 July.
Great Britain (t) . }					
Do. 4% ins. (t) . . .	482,390	1937	111	3 $\frac{3}{8}$	1 Feb.—1 Aug.
Trinidad 4% ins. (t) .	422,593	1917-42*	102	3 $\frac{1}{8}$	15 Mar.—15 Sep.
Do. 3% ins. (t) . . .	600,000	1926-44†	91	3 $\frac{1}{8}$	15 Jan.—15 July.
Hong-Kong & Shang- hai Bank Shares . }	80,000	Div. £3½	65	5 $\frac{5}{8}$	Feb.—Aug.

* Yield calculated on shorter period.

† Yield calculated on longer period.

(t) Eligible for Trustee investments.

may, I think, be taken that the majority report, so far as it applies to the scarcity of labour, expresses the unanimous view of the Commissioners. It may, perhaps, be useful to give the findings of the majority report. They are as follows:—

(1) The demand for native labour for agriculture in the Transvaal is largely in excess of the present supply, and as the development of the country proceeds this demand will greatly increase.

(2) The demand for native labour in the Transvaal for the mining industry is in excess of the present supply by about 129,000 labourers, and, while no complete data as to the future requirements of the whole industry are obtainable, it is estimated that the mines on the Witwatersrand alone will require within the next five years an additional supply of 196,000 labourers.

(3) The demand for native labour for other Transvaal industries, including railways, is greatly in excess of the present supply, and will increase concurrently with the advancement of mining and agriculture.

(4) There is no adequate supply of labour in Central or Southern Africa to meet the above requirements.

On the question of employing white in the place of black labour, the evidence of Mr. Creswell has failed to convince the Commission that the proposal can be seriously entertained. Both "past and present experience," they say, has shown it to be "impractical and impossible." Moreover, as the Report says, "the evidence of the past is overwhelmingly and conclusively against the contention that white labour can successfully compete with black in the lower field of manual industry." To judge from the findings as well as from the analysis of the Report which has been called over, the Commission, while making no recommendation, is convinced that the only solution of the

problem is the importation of Asiatics under well defined restrictions. Much evidence was taken as to the possibility of improving the labour supply from June, within the area of reference, by legislative or other action; but the Commissioners are of opinion that "none of these remedial measures offer a practical solution of the problem." It now only remains for steps to be taken in accordance with the procedure laid down in the Editor's article last month, and by the beginning of the New Year we shall, no doubt, be able to announce legislation on the subject.

The October return of the gold output issued by the Chamber of Mines shows an increase of 8347 ounces on the month which, although twice as good as that of the preceding month, is far below the best monthly increase of the year. The following table shows the returns for some years, those since the war being in fine gold:—

	1903.		1902.	1901.	1899.
	oz.	value.	oz.	oz.	oz.
January	199,279	..	70,340	..	481,010
February	196,513	..	81,405	..	425,166
March	217,465	..	104,127	..	464,086
April	227,871	..	119,588	..	460,349
May	234,125	£ 994,505	138,602	7,478	466,452
June	238,320	1,012,322	142,780	19,779	467,271
July	251,643	1,068,917	149,179	25,960	478,493
August	271,918	1,155,039	162,750	23,474	482,108
September	276,197	1,173,211	170,802	31,936	426,556
October	284,544	..	181,439	33,393	19,906
November	..	..	187,375	39,075	61,780
December	..	..	196,023	52,897	73,670
Total	2,397,875	..	1,704,410	238,992	4,256,797

THE REPORT OF THE CONSOLIDATED GOLD FIELDS COMPANY.

An instructive object-lesson on the influences that have been at work on the mining industry of the Rand and on their results is furnished by the record of the important Consolidated Gold Fields Company laid before the public during the month. For the year ended June 30, the company's profit was £390,000 against £893,000 for the preceding year, and the dividend on the ordinary shares was passed. There were apparently some shareholders who considered that as the board had so large a credit balance as £1,977,000, which it proposed to carry forward, there ought certainly to have been some distribution, even if the 25 per cent. of the preceding year could not be repeated. But the directors had evidently the mass of shareholders with them in refusing to make any indentation on the amount brought forward from the preceding year, a course which they had never before adopted, and

which they thought should certainly not be entered upon in such critical financial times as the present, when their subsidiary companies are likely to be in need of capital. Lord Harris, the able Chairman of the Company is optimistic as to the prospects of the coming year, and his opinions carry all the more weight because at this time last year he was among the few pessimists whose prognostications have proved to be so well-founded. In his speech to the shareholders, he naturally devoted considerable time to the all-important labour question, proving incidentally that the Gold Fields Company is thoroughly performing its share in the solution of the problem.

The following extracts from the speech sum up his idea of the present position of the question. Maintaining that the delay in arriving at a satisfactory conclusion on the subject has not been entirely undesirable, he said:—

The City of London contains a number of impatient people; we make up our minds quickly here in striking bargains, and also in deciding that a policy is sound or the reverse, and we are very impatient when other people who are concerned in the subject do not as readily form their opinions. Although the past twelve months have been most disappointing in not producing earlier a satisfactory conclusion upon the subject of importing Asiatic labour, I submit that there is one very satisfactory result of what has been done, and that is that what has been done has been thoroughly well done, and that when permission is given to import Asiatic labour the trial will be made with the assent of a vast majority of the people whose lives have got to be spent in the Transvaal, and whose feelings deserve first consideration. A hurried decision, such as many in the City would have liked if it had been possible, would not have had the same amount of stability that the decision will now have, and therefore I think that there will be no ground to retrace; and, once set on foot, the movement should proceed evenly and steadily.

After referring to what must now be taken as a fact that South Africa itself cannot supply the demand for labour, Lord Harris went on to point out the vast importance of the subject not merely to the Transvaal but to the empire as a whole.

I was told [he said] the other day that one prominent financier asked another when these bad times would end, and the reply was, "As soon as your South African gold mines turn out more gold." It is idle to talk of railway works, and irrigation works, and heroic schemes for making the Transvaal a more thickly populated and an agricultural rather than a pastoral country. Every one of these ideas, excellent as they are, is dependent upon the activity of the mines, and it is a satisfactory gain to know that this is recognised by the government authorities, not merely out there, but also at home.

He explained that if the seemingly unlimited capability of the country in production of precious metals is to be turned to full advantage, it is essential that capitalists should be shown that they have a prospect of getting their money back within a fairly reasonable time, for if the ore is only to be got out sluggishly,

lazily and over a long period of years, capitalists will turn their attention to something more attractive. But there is no mistaking Lord Harris's opinion that the eventual outcome of the present situation will obviate this calamity, and there is no mistaking the cheerfulness of his views as to the future of the industry. At the conclusion of a speech which was both sound in argument and conception he said:—

I have dealt with a good many subjects, but I would rather you went away with one conviction, and that is that there is no occasion whatever for you to be despondent as regards the mining industry generally in the Transvaal or our interests. From every point of view, in my opinion, the outlook is as encouraging now as it was discouraging twelve months ago.

These words from so weighty an authority naturally carry great weight.

The labour question is of no less importance to Rhodesia than to the Transvaal, complaints arising on all sides of the stagnation of business there. The gold output for October showed a decrease of 823 ounces on the month and is the lowest for any month this year since February.

The following table enables comparison with the returns for the last five years:—

	1908.	1902.	1901.	1900.	1899.
	oz.	oz.	oz.	oz.	oz.
January	16,245	15,955	10,697	5,242	6,371
February	17,090	13,204	12,237	6,233	6,433
March	19,626	16,891	14,289	6,286	6,614
April	20,727	17,559	14,998	5,456	5,755
May	22,137	19,698	14,469	6,554	4,999
June	22,166	15,842	14,863	6,185	6,104
July	23,571	15,226	15,651	5,738	6,031
August	19,187	15,747	14,734	10,138	3,177
September	18,741	15,164	13,958	10,749	5,653
October	17,918	16,849	14,503	10,727	4,276
November	..	15,923	16,486	9,169	4,671
December	..	16,210	15,174	9,463	5,289
Total	197,408	194,268	172,059	91,940	65,813

There have been no marked changes in the prices of Crown Colony securities, but Hong-Kong $3\frac{1}{2}$ per Cents. have recovered slightly from the fall which occurred last month during the Russo-Japanese scare.

TRUSTEE.

November 20th, 1908.

THE EMPIRE REVIEW

"Far as the breeze can bear, the billows foam,
Survey our empire, and behold our home."—Byron.

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FISCAL ILLUSIONS

"Let us remember that this unrivalled Empire has been reared upon a foundation of Free Trade: let us beware lest by any tampering with our sacred heritage of free food we undermine the splendid edifice, and perhaps involve our posterity in ruin."—CHORUS OF ORATORS.

"Your fathers are bidding you remember their sufferings under Protection, &c."—LORD ROSEBERRY.

GOOD economic wine should need no bush, and, whatever the excellence of Free Trade, those who extol it in public would be wiser not to commend it by assertions like the above, remarks so brazen in their disregard of history that Cobden would blush to hear such advocacy of his creed.

Men in the street and other people who have not, after the manner of budding professors, "thought long upon the subject," are very much swayed by the fact that there came an unexampled burst of trade in England, unique both since and before that date, soon after the abolition of the Corn Laws and the reductions subsequently effected in our general tariff. (British exports in 1840 were £51,000,000; in 1850, £71,000,000; in 1860, £135,000,000.) Unreflecting people are readily persuaded by appropriate orators that this huge access of commercial prosperity was occasioned wholly by the *fiscal* changes of the decade 1840-50, for the orators take good care to drop no hint that there were any other contributory factors, and the audience have forgotten how exceptionally potent those other factors were.

To one at least of these other causes we must allot a very great responsibility for the good results which followed the period

1840-50, and that one is, the spreading of railways throughout our land just in that very period. Though the Liverpool and Manchester line had been opened in 1830, yet during the decade 1830-40 only a small total mileage was constructed. It was in the next ten years, however, 1840-50 ("the railway mania") that England found itself strewn with main lines; our great industrial centres became now, for the first time, efficiently linked with each other, with the coal and iron supplies, and with the shipping ports, by the completion of our trunk-lines of railway. (Comparing the map in a *Bradshaw* of 1840 with that of 1851—when the Great Northern, youngest of the lot, arrived in London—we see the rapidity with which the change occurred.) Nowhere else did the revolution in transport come about with such impetuosity; and here we have one reason why commerce and industry in England made a forward leap unmatched at the time in any other land.

Now Cobdenites will admit that the sudden entry of such a transforming factor as railways would, by itself, have produced a large fraction of the great increase in trade that followed 1850, even supposing that other things had remained the same, *i.e.*, if trade had continued fettered by the old Protective tariff; this we know from experience of what has happened when railways have been introduced in other countries, countries "clouded by Protection;" in their case as in ours with railways came an outburst of industrial sunshine. And, *per contra*, supposing that railways had *not* been spread across our country at that time, does any Cobdenite believe that the Free Trade legislation of 1846 would, of itself, have occasioned anything more than a comparatively moderate swell of industrial life? What is the use of removing the barrier of a customs tariff, if there remain the far greater impediment caused by slow or costly transport such as canals and roads? The removal of the highest tariff ever imposed could not cheapen commodities so much as the substitution of carriage by rail for that in vogue before. The speed and certainty (in all weathers) of the new method of transit, besides cheapening goods immediately, excited new ventures in industry all over the land; England "woke up." Not only did raw material become easily accessible, and finished goods find quick conveyance to the exporting ships, but railways, as Stephenson foretold, opened the world to labour; poor men now could move cheaply and instantly to distant places where they were in demand; and it was the perception of this novel fact which (*inter alia*) led to the relaxation of "settlement" laws and other mediæval bonds. Railways set the masses "free," as had never been before.

And in all this beneficent operation of railways on trade, England—as fifty years farther back, when Power was applied to

textile industries—had a long start over the Continent: we “got away” first.

To insist strongly on the industrial impetus given by the railways made during 1840–50 is not to belittle the inspiring operation of the tariff changes introduced at the same time; justice may be done to both. But railways enabled the whole area of England to *respond* to the new opportunities offered by Free Trade, to take quick advantage of the lucky situation. When a great change like this has come to pass, and when we find that there were several distinct causes simultaneously at work, each of them qualified to bring about a result of the kind that occurred, it is vain to attempt by any syllogistic skill to “demonstrate” how much of the total benefit belongs to one of those causes, and how little to another. If we are slaves to political or academic tradition, we may father it all on one; if we know something of the magic wrought by every great invention, we may exercise our common-sense, and use a little judgment. “Free Trade,” said Mr. Asquith at Worcester, “keeps open the sources of supply.” But railways create new sources where there were none before—a much more vital service.

What has been urged above with regard to railways applies with no less force to steamships. The same remarkable decade 1840–50 was the critical one in which steam-power was boldly tested in the ocean voyages of our mercantile marine; for the first time in history steamships began to make themselves at home all over the globe (even up to forbidden Japan). The triumph of Cobden and Peel came thus at a critical juncture signalled by the double victory of steam for transport purposes on sea as well as on land.* Pre-eminently at sea it is the first step that costs, and the feasibility of ocean traffic by steam once proved—as it was in the 'forties—a brisk development of international trade was bound to follow, tariff or none.

But in other respects besides that of its silence with regard to railways and steamships the tale of our Free Trade orator sounds strangely empty in its retrospect.

How is he able to ignore the extraordinary discoveries of gold in Australia and California—both Anglo-Saxon countries—which occurred between 1848 and 1851, *i.e.* at the close of the same phenomenal decade? Only once before had a similar event burst on the West, when Columbus discovered America: and we know what happened then. It was not so much the opening of a New World that aroused the enterprise of Europe, as the incident that it was a new world full of gold and silver: this salient fact proved

* Though the pioneer voyages of steamships in the “forties” were mostly made by *passenger* ships, yet these, having shown the practicability of long ocean voyages by steam, were quickly followed by the introduction of steamers for cargo-traffic.

sufficient to awaken the Western nations as nothing else would have done; they shook off medieval lethargy, and stood erect in a Renaissance, not only of political but still more of commercial energy. England in particular owes to this golden circumstance the brilliant sequence of Elizabethan enterprise over distant seas which by the close of the sixteenth century bore fruit in the founding of the East India Company—*i.e.* the founding of our present dominion in India. The novel attraction of gold beyond the dreams of avarice fired Englishmen to such a pitch—intensified by the Spanish claim to monopolise the whole—that they accomplished feats of adventure they would have thought incredible before: in trying to win gold they stepped into the front rank of nations, and gained an Empire by the way.

In Cobden's time more than three centuries had passed since Europe had experienced the awakening influence on trade of such a tidal wave of gold. Now came another, of greater volume than the former, and it poured into every nook and cranny of an organised industrial society which had long desired it, needed it sorely, and was sensitive to monetary changes to a degree unknown in medieval times. Wherever the new gold penetrated prices rose; and to the English manufacturers, weighted by large outlay and costly machines, these higher prices were the breath of life; they strained every nerve to make their output of goods the greatest possible. And thus we have—to a great extent—a purely golden reason why the export of English manufactures showed a "record" increase in the decade 1850–1860. Large arrivals of new gold, especially of new gold easily won, must always bring higher prices to every producer of useful goods; and the consequent incitement to produce one's utmost will ensue as surely in a country with a protective tariff as in one without, though in the latter it may bear fruit more readily. This tonic effect on industry was more marked in the case of England than of any other country, because the gold-stream welled up in Anglo-Saxon territory, and because England alone possessed ships ready to profit by the ensuing augmentation of trade.

A line, too, might be spared for the Great Exhibition of 1851, which, conceived at a most auspicious moment, served as an unparalleled advertisement for English manufacturers throughout the world; and here again we had the advantage of first innings.

Was not a further impulse given to our trade by the passing of the Limited Liability Acts in the decade following the introduction of Free Trade? industry on a larger scale became more possible, and the new Companies could command the best machinery.

In this same decade Bessemer patented (1856) his process for

the rapid and sure conversion of pig-iron into steel. This invention, when it was taken up everywhere a few years later, created an extraordinary outbreak of new industrial activity—as much in Germany and the United States as with us, though Protection reigned with them, while Free Trade ruled over us. Steel rails being now procurable at one-tenth their cost before, there soon arose a phenomenal extension of railways in America, in our colonies, and in other undeveloped areas. Thousands of miles of pioneer line were pushed out into hitherto uncultivated tracts; land along these lines was offered practically free; hence vast regions began to be, for the first time, farmed. Thus the world was provided with unprecedented supplies of food and raw material; there came to be much more stuff per head, stuff cheaply got, and cheaply carried; and prices fell across the Western world (on this account, not to mention others). Prices fell more in England than elsewhere, because the new supplies were mainly grown in Anglo-Saxon countries, and carried in English ships.

This invention of Bessemer (backed up by the work of Siemens and others) was like a creative act, and far outdid the effects of removing any tariff. And this explains why wheat and other staples did not become regularly cheap until some score of years after the abolition of the old Corn Laws. Sir Robert Peel merely granted free *admission* to wheat; but it was not until railways were thrust out into the West that any large increase in the supply of (cheap) wheat was possible; and as these railways took some years to build, and indeed could not have been attempted until Bessemer's process had been generally adopted, the new abundance of food and raw material could not be realised before the 'seventies, *i.e.* a quarter of a century after Cobden's triumph.*

Again, the many improvements in the manufacture of iron and steel that grew out of Bessemer's labours quickly bore fruit in the construction of a new mercantile marine, ships of iron or steel much larger and stronger than the vessels hitherto employed. Being of greater size, they could be worked at less cost per ton; and this, through competition, introduced a period of lower freights. Meanwhile, towards the close of the sixties, the method of double or triple expansion of steam came to be applied to marine engines; this brought about the use of higher pressure steam, with another new economy in working. Once more came

* To illustrate the far-reaching effects of the new steel-processes, one may quote Mr. Gilbertson in the 'Nineteenth Century' of November 1903:—"By 1880 the inventions of Bessemer and Siemens had provided mild steel as the base of the *tinplate*, in place of hammered iron, and thus the decreased cost of production" encouraged a greater export from the United States of tinned meat, butter, fish &c,

the possibility—and, therefore, through competition, the necessity—for still further lowering of freights.

So that while on the one hand great pioneer lines in unpeopled areas were evoking the production of enormous fresh supplies of food and raw material, in England various inventors had been the means of providing a superior mercantile fleet, ships waiting to carry home the new supplies, with the inducement of low rates previously unknown.

No audience could endure the recital of a complete list of all the events which have contributed to make cheap food a matter of course in these latter years; still a passing allusion might be permitted to the rapid growth of the telegraph system after 1850, and to the spread of submarine cables since 1860. These wires, by bringing together in daily business intercourse capitalists and men of eager enterprise scattered across the land or across the globe, have enabled work to be planned on a greater scale, and foods to be produced at smaller cost.

It is indeed difficult to exaggerate the part that has been played by engineers in providing the masses with cheap necessities. Each engineering feat such as those just mentioned creates abundance; a system of "free imports" merely lets it in when created. Yet credulous people are told by their favourite orators that abundance is a blessing for which we should thank "Free Trade" alone—an almost static institution compared with the dynamic potency of human effort and skill. Our twentieth century cheapness is a stable structure supported on many legs, not absurdly poised on one, as the orators suggest. Those who pretend to attribute our present material welfare solely or mainly to the reform of the tariff in 1846 talk after the manner of quacks with a pill; our national wealth is a river fed from many springs. The brilliant expansion of English commerce after 1850 was due to several causes, Free Trade being only one. And to speak as if the least deviation from the rule "Customs for revenue alone" would sap the foundations of our commercial greatness is to assume that the greatness is founded chiefly on "free imports," and to ignore the fact that it rests mainly on quite other conditions. It is because Germany, for example, enjoys these other conditions (or most of them) that her recent progress has been so marked—notwithstanding the circumstance that she has persisted (for the last twenty-five years) in fiscal methods opposed to our own. If the tariff were the crucial condition on which a nation's welfare hung, how could that great industrial growth have come about in a benighted land, where statesmen have not "learned to think upon such matters."

We should make up our minds on this point, because in so far as we believe that railways, steamships, and a host of other

dynamic discoveries and events have supplied large affluents to our stream of wealth, to that extent we lessen the balance due to Free Trade. Free imports become a less dominant factor; and so any variation in the degree of Free Trade, any "tampering" with the pristine principle, cannot produce the vast bogey crop of evils which our Cobdenites foretell.

When Lord Rosebery at Leicester said: "Your fathers are bidding you remember their sufferings under Protection," did he wish his hearers to believe that those sufferings, cruel as they often were, were due to nothing but the Tariff of those times? Why did not this well-instructed statesman add that in those suffering days there was no network of railways quickening life, railways that have since transformed the world; that then there had not yet come—after centuries of scarcity—the astonishing new supplies of gold to fan the fire of trade; that those hard times were unbefriended by steamships, "limited" companies, "mild" steel, Atlantic cables, and other magic influences? Why did he not explain that no small part of their suffering was caused by the rotting tendency of our poor law administration during the Napoleonic war, which left a legacy of demoralisation that blighted the industrial affairs of the country for many years after the introduction of a wiser law in 1834? Comparing the life of our masses to-day with what it was sixty years ago, does not Lord Rosebery think that for some portion of the better times they now enjoy they should thank those successive Acts by which a majority instead of a small minority of the nation came to exercise political power; that development of municipal activity and sanitation which has so improved the lowest levels since the Corn Law days; the multiplication of hospitals; the ceaseless discoveries of science affecting health; the new-born zeal of the Churches to engage in prosaic practical work amongst the poor; and other social movements unknown to the hard old times? Even then he would have omitted three most important causes of the greater general welfare of our day; the devoted efforts of Lord Shaftesbury and his friends, which, prevailing over the bitter opposition of the Cobden school, secured for English women and children the inestimable advantage of our Factory Acts; the provision of Elementary Education for every child in the kingdom in 1870, a measure which was the only logical sequence of those Acts; and last, but not least, the growth, since Cobden's day, of the influence exercised by Trade Unions, an influence that has not only "stiffened" the mass of wage-earners to demand the highest wage their employer can afford to pay, but has also more or less educated the public to sympathise with better rates of pay whenever possible.

Lord Rosebery, who is nothing if not humorous, might have

led his audience back to the still sadder days of the Stone Age; "sufferings" were then as common as cheap bread now; were they, too, due to a mistaken tariff? or were there other conditions which made human life an irksome business?

Of course a sober Free Trade advocate may reply to the foregoing; "Granted that our nineteenth century prosperity is the outcome of many different causes, why do anything to impair any one of them? Free Trade, *i.e.* the enforcement of the principle 'custom duties for revenue alone,' is only a single one of the sources of our national wealth—but why tamper with one? Great inventions come like the wind, beyond our foresight or control; but we can control our fiscal system, and freedom from tariff once established, if it be a good thing on the whole, is a force which is with us every day, never ceasing in its beneficial work."

The point here is the "tampering." It implies that our present fiscal system, if touched in any way, must of necessity be rendered less beneficial to industry on the whole; it assumes that English fiscal arrangements cannot be improved, or made to give better results than they have done up to date. This may be so, but is certainly not self-evident, considering how—to name only one of the consequences of Free Trade—our agriculture has been blighted, and how the physical type of Englishman is getting to be an unhealthy* (spite of the smug death-rate) small-boned, "towny" creature, while more and more women every year are incapable of rearing babies properly. A system that has caused or helped to cause so much injury (whatever its title to our gratitude on other grounds) cannot claim sanctuary from remedial criticism, nor can it be allowed to assume that *noli-metangere* virginal pose so dear to its platform advocates. After fifty years' experience, Free Trade does not show itself so entirely beneficent and innocuous as to exempt it from the common lot of other human institutions, that of being reconsidered when occasion prompts, and possibly found wanting.

The cry of the "inclined plane" betrays the same instinctive dread of "interference"—like the shrinking from medical aid of a man who has done without for many years. He has come to regard his long-continued health as bound up with abstention from drugs (though it was due to much more important circumstances), and when, finding himself a bit sick, he is told to take some medicine prescribed, he feels as if, by thus violating his custom of many years, he will plunge his organism into ruin. Taking of drugs, as well as abstention from drugs, have become in his mind absurdly over-estimated items, as compared with the

* People may be unhealthy and yet live a long time: owing to preventive sanitary measures our death-rate is low, but the people are not robust,

essential habits and pursuits on which sound health is mainly based.

The tariff is not so crucial a matter as Cobdenites declare; if it were, France, Germany and the United States could not have thrived and developed for years on end as they have, pervaded all the time by what the Cobden Club consider the poison of a protective system. They have prospered, as England has, mainly because like us they have enjoyed the advantages of great inventions, happy discoveries, wiser political institutions, and a keener social sense of humanity.

But all this is insisted on by many of the anti-Chamberlain speakers and writers. Let us, they say, do everything we can to vivify our educational system, to raise the standard of housing and other details of sanitation; let us try to mitigate the disasters arising from conflict between the objects aimed at by employers and those pursued by trade unions; let us enjoin on our mercantile class a less condescending attitude towards their foreign customers, together with some acquaintance with the language of people to whom they hope to sell. Railway rates and kindred matters are pressed forward as details that demand immediate attention. Sir John Brunner urges nationalisation of canals—also “active Government aid to trade,” apart from fiscal interference. Sir James Blyth lays stress on “the *other* methods of bettering our commercial position.” More recently we have Lord Rosebery at the Surrey Theatre, entreating the nation to take in hand the problem of business education, to reduce the amount of Imperial and local expenditure, to swallow less alcohol, to bring our weights and measures into line with those of foreigners, to grow cotton on Imperial soil, and to see that our commercial travellers are equipped for their work.

It is cheering to encounter men who thus appreciate the many requisites of successful trade, instead of having no eye for any factor beside that of blind free importation. At the same time, if they feel that our prosperity hinges on so many factors, they admit that mere tariff changes can neither save us nor ruin us; a tariff, or the freedom from one, is not that omnipotent force which Cobdenites assume. In a common-sense article in the ‘Nineteenth Century’ Nov. 1903, Mr. Benjamin Taylor remarks:—

“It has often occurred to the present writer, when professionally engaged in delving into tariffs and treaties, that the economic importance of tariffs is generally over-estimated. . . . Our own commercial eminence was established before we adopted Free Trade. . . . Certainly high tariffs have not prevented the economic development of America and Germany. But neither have high tariffs created that development. It is the result of the character and capacity of the people, as well as, but more than, the natural resources of the countries,”

The revision of our tariff, then, is not a matter to contemplate with hysterical alarm. A man whose income is drawn from many distinct investments, though he would not do anything to diminish the dividend received from any one of them, may yet consider the question of modifying one particular investment in a cooler and more reasonable mood than he would if his whole fortune were at stake. And tariff reform offers itself as a handy instrument for attaining certain ends. For a change in our tariff instantly affects the profits of foreigners' trade with us, and compels them, in consequence, to shape their fiscal legislation with a new regard to our interests, instead of with none, as now. Rehabilitation of canals, improved education, better sanitation, &c., are all vital, but none of these can be achieved without a large outlay of capital. It is worth examining therefore if it be possible to secure future benefit by a careful overhauling of our present fiscal arrangements. A watch may have served us well for years, but when it begins to err and befool us in our daily work we promptly call in skilled mechanic aid.

Lastly, the orators never fail to declare, in the peroration of their speech, that this Empire, the greatest the world has ever seen, was built up, reared, developed, on a foundation of Free Trade. Passing over the obvious reply that it has at least equal claims to be founded on railways, cheap steel, and other factors mentioned above, and saying nothing about the grit of our ancestors, the natural resources of our country, its geographical situation and political experience, how does this childish statement tally with historical fact?

Under what fiscal system did we live when we planted our Empire throughout the world, and fought great part of Europe to a brilliantly successful issue? while at home we built beautiful houses, filling them with furniture and prints so exquisite that London to-day boasts many firms whose highest ambition is to sell our undiscerning generation forged imitations of that skilful past. It was in that eighteenth century that Cugnot, Trevithick, and others laid the foundations of our modern locomotive,* while similar pioneer work had made possible the steamship and the telegraph; it was then that one invention after another flashed like a meteoric shower across the industrial night of England, until before the century closed our textile, iron, and earthenware trades were entirely revolutionised. We twentieth-century cuckoos, having come into the soft heritage bequeathed by our great-great-grand-fathers, believe with a complacent smile that we have done the trick ourselves: for "much wealth doth often cause a foolish elation of mind."

Whether we like it or not, our Empire was made during a

*. Hedley's was hauling coal at Wylam by 1813.

régime of the most brazen Protection that the world has ever seen. It was not so much because of the Protection as because the natives of this land had then commanding qualities. One-third of our present population won for us India, Canada, the Cape: if the argument were worth a farthing, we might point to the fact that what has been added to the Empire since the advent of Free Trade is the smallest fraction of what our benighted and protected ancestors secured for us, after gaining it in the toughest struggle. In those days it was not we who outnumbered our enemy; but we mastered him, nevertheless. And it was in a highly-protected atmosphere that those English girls were bred who, though inexpert at hockey or bridge, were yet capable of giving birth to the men who thus made our Imperial fortune.

If there is any causal connection between the character of a fiscal system and the character of a people living under it, then a modest shame should restrain the Cobden orator from his favourite peroration.

ERNEST FOXWELL.

IMPERIAL FISCAL UNION: TREND OF COLONIAL OPINION

THE OTTAWA CONFERENCE ON PREFERENCE

Again and again, in spite of proof that is before their eyes, my opponents say there is no evidence of a demand from the Colonies. . . . It is really a monstrous misrepresentation. Do they really believe in their hearts that I have invented this thing? Have they forgotten the Ottawa Conference? . . . —*Mr. Chamberlain at Leeds, Dec. 16.*

LAST month I dealt with the national feeling of Australia, New Zealand and the Cape Colony as expressed at the first Colonial Conference held at Downing Street in 1887. This month I propose to devote myself more especially to the views of Canada as expressed at the second official gathering of statesmen representing the self-governing colonies which took place at Ottawa, in 1894—just ten years ago. On this occasion, as might be expected, Canada was very strongly represented. Mr. (now Sir) Mackenzie Bowell, then Minister of Trade and Commerce, presided over the meetings, the other delegates representing the Dominion Government being Sir Adolphe Caron, Postmaster-General; Mr. Foster, Minister of Finance and Sir Sandford Fleming. With the exception of the last-named, all the Canadian delegates were members of the Privy Council of Canada. The Cape of Good Hope sent three representatives, including Mr. Hofmeyr, who had attended the 1887 conference; Victoria and Queensland two, and New South Wales, Tasmania, South Australia, and New Zealand one each, while the Home Government was represented by Lord Jersey, who was accompanied by Mr. W. H. Mercer of the Colonial Office.

The entire proceedings at Ottawa supply an interesting chapter to the pages of Imperial history; but particularly instructive just now, when the Motherland is in the throes of a fiscal controversy, is the official report of the two days' debate, which resulted in the Conference recording its belief "in the advisability of a customs arrangement between Great Britain and her colonies, by which trade within the Empire may be placed on a

more favourable footing than that which is carried on with foreign countries."

THE MINORITY VOTE.

To prevent misunderstanding I will at once mention that while Canada, Tasmania, the Cape of Good Hope, South Australia, and Victoria voted in favour of the resolution, the votes of New South Wales, Queensland, and New Zealand were cast against it. Had all the delegates present been afforded the opportunity of recording their views, the majority in favour must have been considerably greater. But to equalise strength it was decided to take the vote by colonies and not by representatives, one vote being allowed to each colony. And with the president's ruling no fault can be found. Following Sir Robert Wisdom's lead in 1887 Mr. Suttor, the New South Wales delegate, took the line that the motion went beyond the purview of the conference. Accordingly he did not regard the proposal as practical, and on this basis framed his argument against it. I will not say that Mr. Chamberlain's opponents may not find in his speech material to support their policy, but, on the other hand, it will not do to assume that the New South Wales delegate would have voted against the motion if the position was then as it is to-day. Queensland adopted similar tactics to New South Wales, and Mr. Thynne, the senior delegate, took much the same course as that adopted by Mr. Suttor. But his vote was even of less value than that of the New South Wales representative, and cannot be accepted as gauging the opinion of the colony on the issue.

Pressed by the president to say if he thought it "inadvisable" to have a customs arrangement with Great Britain, Mr. Thynne evaded a direct reply, falling back on his point that the resolution went "beyond the functions of the conference." He admitted, however, that "it might possibly" be advantageous to the colonies to have some preferential trade arrangement with Great Britain. Compared with Mr. Thynne's hesitancy we have the very forcible speech made in 1887 by Sir Samuel Griffith, the Queensland Premier and now Chief Justice of Australia. And as Sir Samuel was then, and is now, an ardent supporter of preference, I do not think that Mr. Thynne's vote, given as it was on a side issue, need occasion much concern. Then I come to Mr. Lee Smith, who represented New Zealand. The value of his opposition is shown in his opening remarks when he said "that the feeling which binds together Great Britain and her colonies would be more forcibly cemented by paying more regard to the great question of commercial relation." After so pronounced an utterance in favour of the resolution, his vote is hardly worthy of

serious consideration. But here, again, all doubts are set aside, seeing that the New Zealand Premier and his Cabinet have declared themselves full believers in preference, and true followers of Mr. Chamberlain. Having thus briefly, and I hope fairly, alluded to the opposing faction, I pass on to examine the arguments put forward by the statesmen who represented the Dominion of Canada.

CANADA'S IMPERIALISM.

The preference resolution was proposed by Mr. Foster, whose speech occupied much the same position at Ottawa as Mr. Hofmeyr's did at Downing Street in 1887. After alluding to the fact that the progress and stability of the Empire depended on the unity of its different parts, and referring to the part played by the Army and the Navy in fostering this unity, he went on to say :

There is one thing which is stronger, in its way, than any other, and which is, to my mind, essentially necessary in order that unity shall be preserved between parts of an Empire so far removed from each other, and in some respects with such divergent interests. I refer to the common blood of trade and commerce which flows from the heart of the Empire out into the limbs of the dependencies and back again with its strength and vivifying influence to the heart of the Empire. Trade and commerce carry with them knowledge and sympathy. It is impossible for the commercial community of Great Britain to have to do with the commercial interests of any country, especially with the trade interests of the parts of the Empire, without getting a large knowledge of the resources and capabilities of those different parts, and without having bound up with that a material, and, if you wish, a selfish interest. . . . And this is, to my mind, the guarantee of the future unity, the future stability, and the future prosperity of the great British Empire.

Having thus prefaced his remarks by urging the importance of closer trade relations, he proceeded to show how commerce between the different parts of the Empire could be advanced by a policy of preference.

Who doubts [he said] for a single moment that if Great Britain and her colonies could be formed into a commercial union, whereby the trade between the different parts of the Empire would have a more favoured position than outside or foreign trade, who doubts but that immense benefits would immediately accrue to the Empire as a whole? What would it mean? It would mean, in the first place, that the energy, the genius, the strength, the power, the research of the commercial communities of Great Britain would be directed more and more to her colonial possessions, and that whatever there was of advantage in the direction of these forces and these powers towards the development of the colonies would immediately have its result in the growth and progress of these colonies. What an impetus would be given to emigration if, for all practical trade purposes, the British Empire were one, and whenever a man left Great Britain he could feel that in making his choice there were two things to be considered: one, to go under a foreign flag and

engage in an industrial or commercial life which had not the advantages that it otherwise might have; the other, to remain under the same institutions, the same flag, and when he came to think of his material and commercial interests to feel that he was placing himself in a better position by means of a favoured customs or trade arrangement.

PREFERENCE, NOT UNIFORM TREATMENT.

It is often said by the opponents of Mr. Chamberlain's programme that just as Imperial Free Trade is impossible of attainment so also is preferential trade within the Empire, for that would necessarily involve the same treatment being meted out to every dependency of the Crown. Criticism of this kind is too often allowed to pass unnoticed. And yet it is so easy to meet. A policy of preference does not require uniformity of treatment, nor do Mr. Chamberlain's proposals involve uniformity. What is intended is to make a bargain with each dependency or group of dependencies. And as this was also the contention at Ottawa it may be of assistance in the present position of the fiscal controversy to recall that portion of Mr. Foster's argument in which he deals with the point.

The motion [he said] is framed so as to give it as wide a range and as great elasticity as possible. This motion does not ask that Great Britain shall give on every product of her colonies a preferential position, but she may choose as regards certain things which would be of use to her colonies. Certain things she might not be able even to put a small duty upon, but she may be able to accede to this proposition without any detriment to her trade and commerce. This resolution is so framed that it does not necessarily become inclusive of all the products. It gives a choice of selection. The only thing to affirm is that more favourable trade arrangements be given to the colonies than is given to foreign countries. I desire to put in three or four words after the word "products," making my resolution read "products, in whole or in part," so that it will leave the clause elastic and will not bind a colony to give differential arrangements upon every article of her imports, but will allow a selection, so that a number may be chosen, and upon these a differential rate or more favourable treatment may be given.

The reference to the term "products" was in no way intended to interfere with the phraseology of the main resolution above quoted. It had to do with the wording of the second resolution, which, after amendment, read as follows:—

That until the mother-country can see her way to enter into customs arrangements with her colonies, it is desirable that when empowered so to do, the colonies of Great Britain, or such of them as may be disposed to accede to its view, take steps to place each other's products in whole or in part on a more favoured customs basis than is accorded to the like product of foreign countries.

Here it may be convenient to recite the preamble governing both resolutions:

Whereas: The stability and progress of the British Empire can be best assured by drawing continually closer the bonds that unite the colonies with

the mother-country and by the continuous growth of a practical sympathy and co-operation in all that pertain to the common welfare. And whereas: This co-operation and unity can in no way be more effectually promoted than by the cultivation and extension of the mutual and profitable interchange of their products. Therefore resolved: (Here follow the two resolutions above recited.)

The true value of the minority vote on the first resolution is perhaps best gauged from the fact that both the preamble and the second resolution were passed unanimously.

THEORY AND PRACTICE.

Dealing with the "theoretical" reasons against Great Britain giving a more favoured place to the commerce of her colonies than to the commerce of foreign countries, Mr. Foster said he had been asked by Englishmen why Canada did not let British goods in free when Great Britain gave free entry to Canadian goods. Of course, this was before Canada gave any preference to our manufactures, but the reply is equally forcible in the altered conditions of to-day. "True," said Mr. Foster, "you give an open market to the goods of Canada, but you give an equally open market to every competitor of Canada, and consequently you are doing no favour to Canada for which you can ask a favour in return," an answer which is unassailable. Then came Mr. Foster's turn to interrogate. And the question he put was—"What foreign country is especially solicitous as to what it does for the commerce of Great Britain?" Answering the question himself, he made the following telling reply:

Great Britain, forty or fifty years ago, started out on the assumption that it would be better for her to reverse the policy of former times, which was a strictly protective policy, amounting to prohibition, and make herself the workshop for the world. It was wise without a doubt, but a workshop for the world then was different from the workshop for the world at the present time. Then Great Britain, when she made her market free to the produce of the world, had practically the monopoly of supplying the world in return for what they needed of manufactured goods, but from that time to this the lines have been continuously raised until every European country to-day, almost without exception and almost every great country, has raised fiscal walls against the commerce of Great Britain, has prevented the ingress of her goods, in so far as the tariff wall went, diminished the sale of her goods within their borders by the impetus they gave to manufacturing industry on account of the raising of those walls, until to-day countries which twenty years ago depended on English makers chiefly for nine-tenths of what they consumed in the way of manufactured articles are to-day making within their own borders nine-tenths of what they consume.

THE COLONIES SAVE THE SITUATION.

Continuing in the same strain, the Canadian delegate pertinently remarked that, not content with raising walls against the

commerce of Great Britain so far as manufactured goods were concerned, foreign nations had taken advantage of the open markets of Great Britain and competed therein, "thus lessening the scope and area of the patronage of the working men of Great Britain and of the working marts of Great Britain." Facts and deductions identical with the facts and deductions which Mr. Chamberlain is now endeavouring to impress on the home electorate. Another point constantly pressed by Mr. Balfour and Mr. Chamberlain is that the present position of our outside trade is due more to increased trade with the colonies than to our exports to foreign nations. On this point Mr. Foster's observations are particularly opportune:

It is true [he said] that Great Britain has been cut out from a great many countries, but still has extended her commerce. How has she done it. She has done it through her colonies. In foreign countries she has not extended her commerce to anything like the extent she has in the colonies. A colonial consumer is worth more to the British producer than six European consumers; so that every colonial dependency that she possesses has become her customer, and her commerce could never have extended as it has if it had not been for these dependencies. True, the colonies have all protected against the mother-country, but none of them have protected as the foreign countries have protected against her. . . . You will find that the protection is far lower in the colonies of Britain against British goods, taking it on an average, than it is in the foreign countries. So that she has gained by her colonies.

Mr. Chamberlain has carried the case to the present day, and finds the same result holding good. Surely, then, the time has arrived for some return for these concessions, if not as a matter of grace, at any rate as a matter of business. For if it be that Britain's foreign export trade is not increasing in the proportion it should do, while Britain's trade with her colonies is growing by leaps and bounds, in the name of commonsense it ought to be our first aim and object to foster that trade by giving a preference to colonial over foreign products. And this all the more when the colonies ask it of us.

FOREIGN WHEAT SUPPLY.

In advancing his plan of a customs arrangement between Great Britain and the colonies, Mr. Foster did not confine his line of argument to one side of the issue. Looking at the problem through home as well as through colonial spectacles, he dealt at length with the absolute necessity of a continued food supply for the Motherland, and instanced how closely the matter rested, in existing circumstances, on the friendship of foreign powers. Quoting Russia, probably with the view that Russia of all

European Powers was the most likely at some time or other to be found in open hostility to Great Britain, he said :

A great war carried on with Russia or some of the other Powers would make them conserve their food supplies and prevent them sending them to Great Britain . . . the true food supply and the strategic food supply of Great Britain is in her own colonies and her own dependencies, with whom she will never be at war, and between whom and herself it is most easy for her to keep continual communication. For the markets of trade are more easily kept open in a friendly than in an unfriendly country, and in a friendly part of the Empire than among the foes of the Empire.

Passing from Europe to the Continent of America, the Canadian delegate impressed on the conference the economic difficulties standing in the way of a continuous supply from the United States. Most of the available arable land in that portion of the great North American Continent, he reminded his audience, had been taken up, and the productiveness of those wide acres was diminishing year by year. The amount of land going out of wheat cultivation was great, and the fact that the American people are becoming wealthier was having an effect. "The lands are being taken up in parks and grazing grounds, and the population is increasing at the rate of two millions of people a year." As against these contentions it may be argued that the past ten years have witnessed but little change in the quantity of American wheat reaching this country. But it by no means follows that the next ten years will see a similar condition of things. What was true in 1894 will be doubly true in 1904, and one has only to read the daily newspapers to understand the true inwardness of the migration of farmers from the United States into Canada.

LORD ROSEBERY'S VIEW.

Without doubt the time is coming when Great Britain will have to look to the colonies for the major part of her food supply. It will therefore, I think, be admitted that Mr. Chamberlain's proposal as regards preferential treatment of colonial products is put forward quite as much in the interest of the Mother-country as in that of the colonies. But while no doubt exists regarding the capacity of the Britains oversea to produce sufficient wheat to meet the demands of the United Kingdom, unless some inducement be offered there is no reason to suppose that the immediate future will see the necessary number of acres put under wheat in the colonies. On this point, Mr. Foster's words have a special significance. In proportion as Great Britain stimulates her colonies, so in proportion will "these colonies become the supply centres of food for Great Britain." Herein we have the key to the situation. The colonies are well

able to meet the calls likely to be made on them, but "it needs an impetus" to accomplish this end. In other words, if we are to be a self-contained Empire in the vital matter of food—within, say, the next ten years—we must give the colonies a preference on their wheat exports.

But Lord Rosebery would have us look at the matter from an altogether different standpoint. Astounded, indeed, will be our kinsmen oversea—long accustomed to hear him preach so ably the doctrines of colonial development and closer union—at the views propounded in Edinburgh. After correctly stating that the new plan is to develop wheat-growing within the Empire, Lord Rosebery went on to point out that the sole effect as regards agriculture in the motherland would be "to stimulate wheat-growing and agriculture in the colonies to an almost unlimited degree." This accurate conclusion he used, not, as might be supposed from his past credentials, to urge the people of this country to do their utmost to bring about so desirable an Imperial result, but to warn them that the new policy would open up an "illimitable area of competition" for the British farmer, and lead to the further depopulation of the country districts in England to meet the demands of the Canadian agriculturist. Lord Rosebery seemed to forget that his remarks strangely conflicted with the cheap-food appeal which he has advanced elsewhere. This great card of the free importers was thrown to the winds in order to secure a momentary triumph for the text, that a tax of two shillings a quarter on imported foreign wheat would not assist but rather be to the detriment of the British farmer. Starting with an earnest desire to proclaim the advantages of free imports, Lord Rosebery would seem to have succeeded in proclaiming himself an ardent Protectionist.

Before he had finished speaking, however, Lord Rosebery fully admitted Mr. Foster's contention against the United States being a never-ending granary for Great Britain. "In time," said he, "the United States, with its growing population of eighty millions or more, will not have surplus food enough to feed that population." But even this admission apparently failed to satisfy him, for he went on to proclaim: "Then will be the time of Canada and Australia to develop to every advantage their virgin soils and become the great grain-supplying source of the Empire." Thus the British farmer, according to Lord Rosebery, is to continue the present struggle until the United States supply dries up, in the sure and certain hope that these years of self-denial and useful preparation will properly fit him to deal successfully, when the natural period arrives, with an "illimitable area of competition"—but without the assistance of a preference of two shillings a quarter on home-grown wheat.

CANADA'S OFFER.

The leading speakers who oppose Mr. Chamberlain's proposals on public platforms seem sadly perplexed over the colonial side of the fiscal question. I quite understand that it does not at all suit their purpose to have it said that the colonies desire a preference. Much more would it be to the disadvantage of the cause they advocate to admit that the colonies have put their wishes in the form of an offer and have long been looking for an answer from the mother-country. Still, when these things are facts, it can hardly be called statesmanship to deny their existence, and not altogether complimentary to the colonies to ignore the pronouncements of their accredited representatives. Yet this is what the free importers are doing, not the rank and file, but the men whose names are to be found high up in the Imperial class-lists. At the bidding of Lord Rosebery it would appear that the fiat has gone forth that a main plank in the platform upon which the free importers have taken their stand is to be that no offer has yet come from the colonies. Yet to embrace this instruction in all sincerity, history must perforce be disregarded, and the resolutions of colonial conferences and parliaments set aside.

But while these sources are not to be probed, current utterances of colonial politicians, often made to suit local party methods, are seized upon with avidity, if, in any way, they can be made use of in stemming the tide of fiscal reform, now running so fast towards an Empire in being rather than an Empire on paper. I readily admit that in a great controversy it is well to keep up to date with colonial criticism, but keeping up to date does not necessarily involve, as the free importers would have us believe, the avoidance of official records. Moreover, it is surely creating a wrong precedent to attach more value to a statement made by an unauthorized individual than to the statements delivered after mature consideration by the official representatives appointed for the express purpose by the colonial governments of the time. Yet these are the tactics practised by the opponents of fiscal reform. Not a single speaker of the many who have repeated parrot-like the cry that no offer has come from the colonies has even alluded to the discussions on trade within the Empire, which took place in 1887 and 1903 at Downing Street and Ottawa respectively. Yet the delegates on both occasions were selected by the colonial parliaments to debate in conference the very question which Mr. Chamberlain has raised. Such a direct slight to the voice of the colonial people is hardly in accordance with English ideas of courtesy.

But not only are conference resolutions forgotten; the same

fate has befallen the resolutions of the Dominion parliament. Possibly, the free importers have been so much occupied with the immediate affairs of party politics in England that they have had no time to notice such small concerns as the resolutions of the Dominion Parliament. But in order that this excuse may no longer avail, I will place upon record here that fully ten years ago a resolution was passed by the Canadian Parliament offering—I use the word advisedly—that whenever Great Britain should see her way to give Canada preferential treatment Canada would give a lower scale of duties to British products entering the Dominion. Referring to this resolution at the Ottawa Conference, Mr. Foster said:—

The *Times*, commenting on the resolution, said this in substance: That is a remarkable step which Canada has taken, it deserves to be considered, but Great Britain can scarcely change her fiscal relations for one colony. What do the other colonies think about this? And if it does happen that the other colonies think in the same way that Canada thinks, then the lead has been given to a remarkable proposition which must be considered by Great Britain; and she may eventually change her fiscal relation entirely.

THE LATE LORD SALISBURY ON RETALIATION.

We all know now what the other colonies think, but some of us may have possibly forgotten what Lord Salisbury thought. I therefore, append an extract from a speech made by the late Prime Minister not very long after the passing of the Canadian resolution.

We live in an age of a war of tariffs. Every nation is trying how it can, by agreement with its neighbour, get the greatest possible protection for its industries, and, at the same time, the greatest possible access to the markets of its neighbours. I want to point out to you that what I observe is that while A is very anxious to get the favour of B, and B is anxious to get the favour of C, nobody cares two straws about getting the commercial favour of Great Britain. What is the reason of this? It is in this great battle Great Britain has deliberately stripped herself of her armour and her weapons by which the battle is to be fought. You cannot do business in this world of evil and suffering on those terms. If you fight, you must fight with the weapons with which those whom you are contending against are fighting.

I do not, of course, quote this opinion of the late Lord Salisbury as directly bearing upon the offer from the colonies, but rather to show that the trend of opinion in England was even then in close proximity to the trend of opinion in the colonies. But having quoted it I will give Mr. Foster's comments upon the views expressed.

This is a remarkable utterance [said Mr. Foster]. It is the utterance of a leading statesman. No reader of Great Britain's contemporary history is unaware of the fact that there is a great deal of looseness of ideas with reference to this thing, and that people are coming more and more to ask what is the

best thing under the present circumstances for us to do with reference to our commerce. Depend upon it, before long the people of Great Britain will be fighting on that practical issue. If it turns out that free trade is best she will be kept under free trade, and if it turns out that something else is better that better plan will be adopted. That time may be more or less distant, but controversy is verging towards the practical point, and it will have to be settled by the British people.

CHEAP FOOD.

From this singularly accurate forecast of the present situation in Great Britain, I pass on to notice a few more points raised by the passive resisters of fiscal reform. The points selected are those which have attracted very general attention, and I commend their treatment by the Canadian representative to the opponents of Mr. Chamberlain's proposals. On the question of the cheap loaf, which so greatly agitates the opponents of a preference policy, Mr. Foster made some pertinent remarks.

Go down [he said] to Montreal to-day (1894) and ask the price of a loaf of bread. Put that in your note-book. Go back six years and ask the price of a loaf of bread. Put that in your note-book. Get the price of flour then and the price of flour to-day. You will find that the price of wheat to-day is exactly half what it was then, and yet the citizen pays the same for his loaf that he did six years ago. Take the course of French history, where they have placed increased duties on wheat and breadstuffs year by year. Take statistics and read them as to the price of wheat and flour and the duties placed upon them. Ask whether or not the price of the loaf has risen in connection with it, and then come back to whether or not it is not possible that Great Britain might put a slight discriminating duty upon wheat, and her artisan and her labourer pay not a single cent more for his loaf than he does to-day.

COLONIAL INDUSTRIES.

Nor did the Canadian delegate overlook the importance of avoiding any concession to the motherland likely to prejudice the position or progress of colonial industries. This point has a particularly intimate bearing on the present controversy, seeing that the opponents of preference have not hesitated to say that Mr. Chamberlain's proposals will imperil if not destroy the industries which the colonies have worked so hard to build up and encourage. Indeed, some critics have even gone so far as to state that the stopping of colonial industries will be a natural result of a preference policy; and this, notwithstanding that the late colonial minister has himself shown the charge to be devoid of foundation. But let us see what the Canadian Minister of Finance has to say on the subject at a date when the Dominion industries were at a far more tender age than they are to-day.

Canada [he said] is a protective country. We believe, rightly or wrongly—and we have acted on that belief—that to develop our own industries in the peculiar circumstances in which we were, we had to have something more than

revenue duties. We have developed these industries; we would not care to see these industries destroyed now. There are certain of them which, even if Great Britain were to assent to this and make an arrangement, we would not wish to imperil. All this resolution binds us to do is to put the goods of Great Britain in whole or in part—whatever may be negotiated and come within the scope of this arrangement if it is finally completed—on a more favoured basis than we put the goods of a like kind from a foreign country. So that it would not necessitate the destruction of cherished and very vital interests in the colonies, but it would give them their chance. But whatever reasonable protective duties you may impose, goods will come in from foreign countries, and if you give Great Britain, with reference to these manufactured articles, a better position than the foreign makers, you would give her a decided advantage, and that brings you within the scope of this resolution. Therefore, I do not see how I, as a Protectionist and coming from Canada, could object to this resolution on that ground for fear that, by its being carried out, we will be obliged to destroy great and vital industries. . . . We would simply be obliged to give the British manufacturer a better position in competition in our market than foreign nations.

A GIVE-AND-TAKE POLICY.

Finally, Mr. Foster repudiated the idea of Canada supporting a policy which involved the colonies giving everything to Great Britain and Great Britain giving no return. "Commerce," he rightly said, "is inexorable, sentiment is free, and, when it comes down to a point of arrangement, between those having the entire power of their fiscal arrangements, between themselves by the constitution and the law, it will proceed on a commercial basis, and a fair consideration and a fair distribution will be asked for." Since this statement was made Canada, as we all know, has given a preference to British goods without asking or receiving anything in return. But to judge from the resolution of the Canadian parliament, to Sir Wilfrid Laurier's utterances at the Coronation Conference and the still more recent pronouncements of other Canadian Ministers, a general opinion prevails in the Dominion that the time has arrived when Canada's concession should meet with its equivalent on this side of the Atlantic. Moreover, Canada is prepared, if Great Britain will give a preference to Canadian wheat, to lower still further her tariff rates against the products of the mother-country.

When Mr. Foster was indicating by examples how a preference policy could be worked to the advantage of the colonies the New South Wales representative interposed with the selfish observation:

But if we are going to enter into such an arrangement as this, that England is going to check the introduction of foreign goods to assist her colonies in order to increase the volume of trade between the colonies and herself, she may fairly ask us to reciprocate and allow her to send her manufactured goods on the same terms that she receives our products. I want to ask my fellow delegates if they are prepared to pledge their governments to that extent, that

in the event of England allowing our goods to go in in that way, and taxing the foreign goods, we are prepared to reciprocate and allow the manufactured goods of England to come into our ports free. I, for one, must say that I am not prepared for that.

That, as Mr. Foster pointed out in reply, is not a fair statement of the case.

No man [he said] carrying on business with a business man would attempt for a moment to do business in that way. When two business men come together to talk about business, they are supposed to ask only fair advantages for either side; and one man does not say to the other: "You give me £10 and I will give you £1." Neither would Britain or other commercial communities make such requests. If Great Britain gives us to-day no advantage over another nation, we give Great Britain no advantage over another; and if Great Britain comes and says: "We will grant you 5 per cent. over another," will she ask us to give her 35 or 40 per cent. advantage? That would not be fair; it is not contemplated.

Here again we have Mr. Chamberlain anticipated. His preference scheme, like that expounded by Mr. Foster, is based on a give-and-take principle, the one essential being that the foreigner is placed at some disadvantage to the Briton in the markets of the Empire.

I think now that I may fairly claim to have put forward the views of Canada on preference as they were expressed at Ottawa. And I venture to hope that a perusal of these opinions, which have the advantage of being official, may assist Lord Rosebery towards the better understanding of what Mr. Chamberlain terms the offer from the colonies.

C. KINLOCH COOKE.

FEDERATION AND THE NAVY

THE British Islands for hundreds of years have depended mainly on the Navy for their protection. The Colonies and dependencies would not now be subject to King Edward but for the action of the Navy in the past, and there could be no thought of a closer union between the dominions of the Crown except by reckoning on the Navy. I do not forget the great soldiers, nor the great statesmen and administrators; without them the Navy would have been of no avail; but ultimately these rested for their power to act on the "fleet in being," shown by Captain Mahan to be the governing factor in the progress of the nation. That the Navy is the strongest bond of Empire can hardly be gainsaid. Can it be more? Can it form the nucleus round which the Empire of the future may be built? These are the questions which I propose to deal with in this paper.

Most people who think of Federation at all adopt, broadly speaking, one of two attitudes of mind. The true "little Englander" may be left out of account, as may the little Australians and Canadians, a small and diminishing band, who act as if they wanted to relieve their feelings by abusing those nearest them. With this class of individual are often confounded persons who may be called "big" Englanders, Canadians or Australians. These are they who have hardly yet grasped the primary necessity to Federation, namely, that it must mean some sacrifice from each State, and that the first sacrifice which each must make is the acceptance of the axiom, that the whole is greater than its part. In Great Britain the feeling crops out most strongly in the "parent and children" theory. Great Britain is the metropolis, the Colonies are the suburbs. Federation on these lines would mean the absorption of the suburbs. True, the suburbs would be represented on the town council, but suburbs do not as a rule look upon this as an acceptable equivalent for increase of rates. In the Colonies this feeling of "bigness" leads the people to look to a future as independent States. They are the young men who resent being tied to their mothers'

apron-strings, and who want to be off on their own account, without waiting till they are properly equipped for the battle of life. They laugh at their parents' advice, and point to a grown-up cousin as an example of what they also can be in a year or two.

The other attitude of mind, which appears to me the correct one, is that of looking for partners. This is found in men content to subordinate local to Imperial affairs, and who think all the states should be equal both in rights and duties. From this point of view it is not unreasonable to argue with the Colonies, and to say straight out where we think they are not doing their duty, as well as listening and replying to their arguments spoken equally plainly against us. Such a course, unfortunately, shocks a good many people—especially in England, where there is a school of men who have done good service to the cause, but who fear that by plain speaking the Colonies will be offended. No one has spoken both to us and to them more plainly than Mr. Chamberlain, and it is certainly not in the Colonies that his words have been most resented. If we are to treat the Colonies as equals—and unless we do so I fail to see how there can be true Federation—we must give them credit for equal intelligence with ourselves. The difficulties connected with Federation will never be surmounted if they are not faced. They must be plainly stated if a basis is to be found which shall appeal to all as just and equitable, and without such a basis Federation is impossible. A basis of this kind can only be something which will stand the fullest discussion; it must be self-adjusting, and provide both for representation and taxation in matters common to all, and yet leave absolute freedom to each in local affairs. Eventually this can only be found, I think, in a true Imperial Parliament.

I doubt if anything else can in the end satisfy the needs of the British race, for nothing else as yet satisfied that race in whatever part of the world it has settled. Again, an Imperial Parliament must, it would seem, consist of two Houses, with the King as the third estate. This also has been found by all the Britains as essential. Such a Parliament would probably have to be initiated by the senior partner, and to it would probably have to be assigned all questions of an Imperial nature which the States would agree to refer. This would fall hardest on Great Britain, because she would have to share with others the decision in many questions now under her sole control. Whether the Mother of Parliaments would ever set up another superior to herself may be doubted; but the alternative would seem to be the creation of local Parliaments for the countries of the Union,

and it may be noted that, so long as Imperial affairs were outside the scope of the local parliaments, the objections to Home Rule for Ireland or any other part of the King's dominions would largely disappear. Purely home affairs and economical administration, as well as Imperial matters like defence and foreign policy, suffer from the exigencies of party strategy; and it is notorious that the present Parliament is quite unable to get through its work. Both the "ins" and the "outs" focus their attention mainly on the affairs of the moment, and hence, now local questions, such as licensing, now Imperial, such as foreign policy, decide the fate of ministries, with the result that no continuous treatment of either is possible.

There would be no difficulty in the new Imperial Parliament as to representation in the House of Commons; it would obviously be on the population basis, and probably a system of redistribution of seats at regular intervals might be arranged. The difficulty would come with the Upper House. In the United States of America each state in the Union has the same number of representatives in the Senate, and I think a similar arrangement would be insisted on by the Colonies. No real difficulty presents itself as to colonial members of Parliament attending a Parliament in London. A session lasting four months in the year—which would probably be sufficient—would allow members to pass the greater part of the year in their own colonies. Their travelling expenses would have to be a charge on Imperial funds, and probably they would have to be paid salaries, because while in England they would be too far from their state to attend to their own affairs.

But Home Rule all round, payment of members, and a reform of the House of Lords, is a tall order, and again party politics would delay its realisation. In fact I have little doubt that if it were proposed by the Unionists, who now would be horrified at the suggestion, it would be at once opposed by the Liberals. But there has been so far no idea of either party suggesting anything of the kind in connection with a scheme for Federation, therefore one cannot look upon it as practicable at present.

Two schemes, however, have been suggested—preferential tariffs, and an Imperial Council. Do either of these provide a basis for Federation? and if not, in what degree are they likely to help forward the cause? To take the last first: the proposal is that a council should be formed consisting of certain members of the British Government and of certain members from the colonial governments, who together should form a Committee of the Privy Council to advise the sovereign on Imperial affairs. That

such a council might have an important effect on the action of the British Government, and that it would make for continuity in Imperial policy, cannot be denied. The Colonies would have an opportunity of bringing forward their views, and it would be known that they had been consulted. But they are already able to do this at colonial conferences, which are free from the objections to a council, and also through their Agents-General, to say nothing of the cable and the press. All that would be gained would be the feeling that this was done officially and as a matter of right, instead of unofficially and as a matter of courtesy as at present. To a voice in Imperial affairs, the Colonies have no claim as a right until they are prepared to take up their share of the burdens of Empire, and this they are unwilling to do at present.

An Imperial Council could have no executive power, it could only advise, indeed it is proposed to make it advisory only in the first instance. Its advice might or might not be followed by the executive, the British ministry; it would be difficult to make the representation on any proportionate basis; taxation for Imperial affairs would not exist, and the fundamental axiom of all self-governing communities that taxation and representation must go together would be violated. The more the advice of such a council was followed and the more perfect the representation the more would this be the case, while I cannot help thinking there would be considerable friction with regard to contributions for defence and other Imperial purposes. Contributions would be on no particular basis; they would have to be voted by the various state parliaments, paid to and expended by the British Parliament on or against the advice of the representatives of the contributing states, without such representatives having a voice in its expenditure. Again, if I am right in thinking that the Imperial Parliament of the future must be a reformed continuation of the present so-called Imperial Parliament, in which the Colonies were properly represented, it would hardly be a step towards it to set up another body which might desire to become a rival. I cannot see, therefore, that an Imperial Council would form any basis on which to build Federation.

A modification of this idea that each colony should be consulted on all matters affecting itself is open to the objection that, if consultation were made a practice, it would quickly develop into a right, and this would almost necessitate the decision being in accordance with that colony's wishes, however weighty the interests of Great Britain or of other colonies against it. To be obliged to consult anyone on a matter affecting himself and then to act against his expressed wishes would be to give offence

gratuitously. I think there is the further objection that though this proposal might conceivably attach the colony to the mother-country, it would not have the effect of drawing the Colonies closer to each other, which is at least as important.

A Privy Council stands for the Norman principle of government by the Sovereign through nominated advisers. A Parliament is the Anglo-Saxon system of government by the people through elected representatives. These two ideals are antagonistic, and English history is the story of the conflict between them. Twice has the struggle broken out into armed strife, Magna Charta and the Commonwealth were the results. A parliament is what each of the self-governing colonies have insisted on, and is what other colonies are working for. It is argued that the British Parliament is the offspring of the old Privy Council, and that a Federal parliament would grow from colonial representation in an Imperial Privy Council. That part of the British Parliament which can be traced to a Privy Council origin is, however, rather the House of Lords than the Commons; and the upper chambers in the colonies are representative and not nominated. It is also urged that the Cabinet is but a Committee of the Privy Council, but in reality the Cabinet is responsible to Parliament, and wields those powers of the Privy Council which are not dormant. To revive these latent powers as a form of Imperial authority would, I think, be contrary to all colonial ideals; I believe it would militate against the formation of an Imperial Parliament, and might end in disintegrating the Empire.

Now, with regard to preferential tariffs. Opinions differ as to whether protection will do us harm or good. Opinions also differ as to whether a preference to the Colonies will lead to bickering or to increased friendship between the various parts of the Empire. Personally, I believe Mr. Chamberlain's proposals will be good for us and good for the Empire. These proposals have split up parties, which is in itself a sign that the subject is of wider interest than most which politicians put before us. They have turned men's thoughts to the Empire, and have shown how deep is the feeling in England that the Colonies are more to us than foreign nations. I believe that Mr. Chamberlain is taking one of the most practical steps which can now be made towards Federation, because it will create an atmosphere in which some basis may be sought for, and, if sought for, found. It will lift our thoughts above local affairs and place before us all an ideal. Without an atmosphere we cannot expect the idea of Federation to grow, and unless it grows it will die. Ministers cannot act unless they have the people behind them, and, as a rule, ministers are so tied by party strategy that they cannot give

a lead. Mr. Chamberlain has had the courage to step down from his position as a minister for the purpose of leading us, and it seems to me that all who really desire Federation should consider the question dispassionately.

In what other way can inter-imperial trade be fostered than by preference in some form? and what is the use of giving a preference in articles which the Colonies do not produce? A great deal more justification exists for those who consider that Federation can only come through co-operation for defence; but defence without trade would be as useless as trade without defence. The main object of defence is to provide that the inhabitants shall be able to trade and earn their own living free from foreign or outside interference. If the laws, fiscal or otherwise, of a foreign state are such that trade with that state is rendered difficult or impossible there are examples of even force being used to open the markets. Tariffs are the weapons of commerce, and where there is a chance of their use being effective it would, one would think, be better to oppose tariff with tariff than to resort to arms.

But while I give the strongest possible support to preferential tariffs, I do not think that in themselves they provide a basis for Federation. The best they can do is to create an atmosphere in which a scheme of Federation may flourish, and I do not think any other proposal does this. Surely the next step would be the joint control and provision of the only force which can protect the Imperial interests which will spring up under preferential tariffs—the Navy. The more each part of the Empire depends on the other parts for its trade, the more necessary is this defensive force. Unless it is amply sufficient, and unless it is under joint control, it will be used for the benefit of one part more than for another in time of stress; and those Colonies which assist to pay for its maintenance would naturally claim its protection in preference to those which do not. The burden of maintenance presses heavily on the United Kingdom, and this will, and does, cause the Navy to be kept with the smallest possible margin of strength. With more liberality on the part of the Colonies they would have a right to insist on the Navy being maintained at a higher degree of strength, and they would be the first to gain by this in the event of war. We too should gain by their interest in the matter, and in the better understanding which they would then have of the problems of Imperial defence, with the result that the subject would be faced by all the states and be put on a sound basis.

Federation, we are assured, must be achieved step by step. Shall these steps commence by association vaguely in all things,

and becoming gradually more defined? or shall they commence by co-operation, more or less complete, in one thing, which shall be extended to others by degrees? Shall we, that is, begin with a shadowy organisation, to become materialised by and bye, or shall we form a carefully thought out plan for directing conjointly one department of Imperial affairs and extend its scope from time to time? The Imperial Council would be an example of the first. At present there is no example of the second, though something of the kind may be necessary when preferential trade is agreed to all round.

I doubt if the formation of an organisation without power will appeal to the British race whether in England or the Colonies. I think we should all consider it rather a waste of time; and if this is true, it would seem that we must adopt the second alternative, that is, we must co-operate in one thing at a time, hoping that this will create a demand for its extension to others. This system would have the advantage that, as special organisations would have to be created for each department brought under federal control, and as these organisations would have no existence except by the will of the parliaments of the various states, they would not encroach upon the authority of the existing state governments, nor upon that of the future Imperial Parliament, while their powers would naturally fall to the latter as soon as formed. This is an important point in favour of the adoption of this course. Further advantages are that we should be enabled in this manner to sort out those departments which should be federalised; that we should gradually arrive at the fair proportion which each state should pay towards the total federal expenses; that each would be effectively represented upon a central body towards the expenses of which they properly contributed; and that we could take the next step as soon, or as late, as the individual states were prepared to do so. It would not be necessary for all the states to join at one and the same time, for a principle could be agreed upon, and any state could adhere as soon or as late as it liked. I cannot help thinking this progressive adherence should be considered. It has obtained in trade preferences and in contributions to the Navy. The Colonies differ as much from each other as we differ from any one of them, and it must only delay Federation indefinitely if we wait to get everyone into line in details.

If I am right in arguing thus, my case is, I submit, made out. The first step would be the adoption of Mr. Chamberlain's proposals for preferential tariffs, the actual details of the duties or preferences being settled I suppose by the different states themselves in the first instance, and all doubtful points or disputes

being referred to a commission which might either form a sort of Imperial Board of Trade, or which might have only an intermittent existence. The second step would be the appointment of a commission to decide on the best means of federalising the Navy as the force which must protect that trade, and which is charged with the defence of the Empire as a whole, in contradistinction to the military forces, which are necessarily more or less territorial in organisation. These two steps should indeed be taken together, for the first depends so much on the second that, speaking practically, it cannot possibly exist for long alone.

Food is of such vital importance that we cannot risk non-delivery in war. Food from our own Colonies is exposed to greater risk in war than food from a neutral. Therefore, if we encourage the supply of food from our Colonies in preference to the supply from neutrals, to the advantage financially of those Colonies, they owe it to us and to themselves to take their share of the cost of protecting its transport. But if they do this it is only reasonable they should have a voice in the administration, and the commission suggested would, of course, have this question as part of their reference. Whether they would advise representation on the Committee of Defence, or at the Admiralty, or in some other way, it is, of course, impossible to say, but I see several reasons why they should adopt the second. The Committee of Defence has to do more with policy than administration; and though it is very desirable that the Colonies should join with us in a complete scheme for Imperial defence, they do not appear to be anxious to do so. But they do like—and naturally—to have a voice in the way the money they provide is expended, and therefore, as they are providing money for the Navy only, the Admiralty would seem to be the body in which they should be represented.

The Board of Admiralty now consists of the First Lord, a Civil Lord, the Parliamentary and Permanent Secretaries, making four civilians, and four sea lords. Probably it would be advisable to maintain this proportion between civil and naval members; but it is known that there is plenty of work for more sea lords, and their numbers might be increased. New civilian members might be added for such of the Colonies as contributed to the maintenance of the Navy on the basis arrived at by the commission. They would, of course, be appointed by the colony, probably for periods of not more than two or three years, during which they would reside in England. The appointments would of necessity be for periods of moderate length only, as otherwise the colonial members would get out of touch with their own colonies, while this would further be desirable as gradually increasing the number

of colonial statesmen who would be acquainted with naval defence and requirements.

The Admiralty is an administrative body. It does not represent or tax anyone, and therefore on such a body there could be no question of either proportionate representation or proportionate contribution. The suggestion would avoid but not solve these difficulties, which are the crux of the whole question of Federation. It is this difficulty which stands in the way of our advance, but it seems to be agreed that we must lead up to and not force it. There is also the objection that the Board of Admiralty might become too large; but I cannot think this alone would be fatal; and there must be objections to any scheme brought forward.

Sir John Forrest thinks that the "aim and object should be to make the Royal Navy the Empire's Navy," and suggests the holding of a conference to consider the subject; and Sir Edward Holroyd made a very important speech in Melbourne last July, arguing that preferential tariffs would not solve one of the problems connected with common defence. Tariffs, he said, would require constant revision because no state would allow its fiscal arrangements to be tied up for more than a brief period, and therefore no permanent bond of union would be formed. He considers that an advisory council is less than Australia desires and less than she is entitled to get in return for her contribution to the Navy. He proposes that the British Government should make the first move and ask the House of Commons to affirm the proposition that co-operation for common defence is feasible, and would be beneficial to the whole Empire; and that they should recommend the appointment of commissioners to frame measures for enabling it to be carried into effect with the aid of such colonies as may be willing to form a league with the United Kingdom for that purpose.

These opinions are given to show that my suggestions are made in good company, whatever may be thought of the arguments which lead up to them, and I think that in the circumstances all political parties could adopt them without interfering with their present plans. In conclusion, therefore, I would urge that the Government, as one of their earliest acts, should move the Sovereign to appoint a Royal Commission (which should include representatives from the colonies) to frame a scheme to make the Navy a federal force. The British Government could then officially put forward their recommendation to the colonies and ask for their adherence, leaving it open to each to join as soon or as late as their Governments chose to do so. It would of course be open to any colony to ask for amendments on joining, but the consent of all parties to any existing agreement

would be required to any alterations desired by later adherents. I would also submit, with the greatest respect, that if the Prince of Wales could accept the Presidency of the Commission, a practical result to its labours would be assured, the Navy could feel that its efficiency would not be sacrificed, the Colonies that their views would have due consideration, while a real step forward would be taken towards Imperial Federation.

L. H. HORDERN.

ANAND PÁL: THE DACOIT

THE Government of India has kept for a great many years past a special department for the suppression of Thuggee and Dacoity.* The Thug, whose profession—I might almost say religion—was murder by strangulation and poisoning for the sake of gain, is now practically extinct, though his name remains in the department he called into existence; but the brotherhood of Dacoits, which pillages without killing when not resisted, is still numerous and widely scattered like the gipsies all over the country. Its members rove in gangs under different leaders, and have their headquarters in Native States where they are not easily got at, and where in bygone days they enjoyed the covert protection of ruling magnates who took a share of their spoils. Now and again a band passes through a British district, but rarely lingers—the risk is too great.

The way a man is officially registered a dacoit by profession is somewhat peculiar. The General Superintendent of the Thuggee and Dacoity Department at Simla has assistants in various stations whose business it is to hunt up dacoits by the help of small bodies of detective police placed at their disposal, and what are called "approvers," *i.e.*, convicted dacoits, who, to obtain certain privileges which admit of their living with their wives and female relatives in comparative ease under custody at specified places, confess to the dacoities in which they and others still at large have been implicated. These confessions, corroborated by the evidence of other approvers, at a distance, and local records, form the basis on which the police work. If shown to be false, the perjurer knows he will lose his privileges as approver and can be despatched to the Andamans. It is also necessary to point out that under the Indian Penal Code five or more persons guilty of ordinary robbery † can be convicted

* It is Thagi and Dakaiti in the new spelling—but I adhere to the old as best known—though adopting the new in the word Anand where the two a's are pronounced somewhat like a short u as in Ferdinand.

† Indian Penal Code, Sec. 391. "When five or more persons conjointly commit, or attempt to commit a robbery, or where the whole number of persons conjointly committing or attempting to commit a robbery, and persons present and aiding such commission or attempt amount to five or more, every person so committing, attempting or aiding, is said to commit dacoity."

of dacoity, although it does not follow that everyone under sentence in a British jail for this crime is a dacoit by birth and profession, as are the men with whom the Thuggee and Dacoity Department is especially concerned.

This brief explanation is necessary for my story, which dates back some thirty years, and, therefore, does not pretend to deal with the intricacies of a system most British magistrates have criticised and now undergoing material alterations.

I.

In the British district of Merabad, which adjoins the Native States of Krishnapore and Soorujpore, Séth Janki Pershad, Merchant and Banker, and Ibrahim Hussein Khan, Inspector of Police, figured in villages at a distance from head-quarters as the chief of earthly powers. The one owned Bunniah's shops on which the poorer classes depended for food and loans; the other inspired terror by a control thought at times to be subsidised by the merchant for his own ends. From one of these shops in the village of Dhubri, there had lately been abstracted two sacks of grain, and as five men were implicated in the case, they had been convicted of dacoity, though all were well-known inhabitants of the village, and declared they had only taken what the Bunniah owed them.

The affair created a great sensation, and while a subscription was being made for the purpose of employing a vakeel, or pleader, to appeal against the conviction and sentence, Baliah, brother to one of the prisoners, revolved vengeance in his heart. "Dacoity, indeed!" he muttered to himself, "it would serve the Séth right to be really dacoited." And not long afterwards he contrived to obtain a secret interview with Anand Pál, leader of a band of dacoits in Krishnapore, to whom he imparted certain information.

The moon was full on the night that Séth chose for his journey to Krishnapore, whither he was bound to negotiate a loan with the Durbar. Two bags of rupees strapped across a pony, under a light load of fodder for the sake of concealment, were taken for ground bait to Durbar officials, while a diamond ring for the Maharaja lay hidden in his vest. An armed horseman preceded and rode on each side of the Séth's palanquin, while a fourth brought up the rear behind the laden pony. Thus, with eight palki bearers, the party consisted of thirteen persons including the Séth, and for some miles to the edge of his district Inspector Ibrahim Hussein consented to escort it with two constables.

"You will be safe enough now, Séth Sahib," he laughingly

remarked as he left him, "I only wish I had a chance of coming across Anand Pál; my name would be great. The Thuggee police are no use; they are afraid of him, and Duffadar Kishen Lal thinks only of his fat belly."

Ibrahim Hussein had ridden barely two miles at a walk when the sound of a horse's feet galloping from behind caused him to stop and look round. Presently a breathless affrighted rider whom he recognised as one of the Séth's attendants gasped forth: "The dacoits have attacked the Séth and killed God knows how many of us; what could we do against fifty, perhaps a hundred?"

Now Ibrahim Hussein Pathan was a brave man, whose only foible as a police officer had no reference to his own sex, and had been fostered by various successes with the opposite one, produced by his good looks and smart appearance. Without a moment's hesitation he made his informant turn and ride back with him to the scene of conflict, telling the mounted constables to follow. He found the Séth unharmed but shaken in nerve, bewailing his losses, which included the rupees, the diamond intended for the Maharaja, and other jewels. Four of the palki-bearers and one of the mounted servants, wounded by a sword, were with him, and the rest of the party, except a horseman who had ridden on ahead, turned up by degrees in the course of an hour, during which the inspector carefully examined the locality and noted details from the witnesses, all of whom, save the wounded sowar, had, he felt sure, bolted on the approach of the dacoits—a conclusion subsequently confirmed by the Séth. Their own accounts of the enemy and the prodigies of valour they performed, rivalled Falstaff's when the men in buckram set upon him.

The tracks of camels' feet in the sand showed that there must have been a good many dacoits, and the wounded sowar stated that one whom he shot at limped slowly in a certain direction where his camel was probably posted. Following up the clue, the inspector suddenly came on a figure lying dark and still in the moonlight. The man was not dead, but in a swoon, from which, under the inspector's treatment, he soon rallied, to find himself a prisoner bound hand and foot in the Séth's palki. Before dawn the party returned to the village they had left a few hours before, and the wounded prisoner lay under lock and key securely guarded and carefully nursed, the assistant surgeon being sent for to expedite his recovery, which at first seemed doubtful. At the end of a week he was pronounced fit to be moved.

During all this time Ibrahim Hussein watched his prize vigilantly and tried unsuccessfully to extract information re-

garding his gang and leader, with a view to more captures and the recovery of the stolen property. "Let me alone now," groaned the sick man; "when I am well you shall know all, provided I am allowed to become an approver." The inspector saw his way to a grand *coup*; his name would be great, and the Sirkar would see what a useless lot Duffadar Kishen Lal and his crew were, compared with its own regular police.

Another *coup* was also at hand. For three evenings on his way to visit his prisoner at dusk Ibrahim Hussein had noticed in the village a tall, fine young woman who seemed to be struck by his good looks, as she had twice lifted her head-cloth coquettishly and allowed him to see a very handsome face and pair of bright eyes which regarded him with evident admiration. Last night he had spoken to her, and to-night she had agreed to meet him if he promised to be alone, as she was obliged so be very careful of her reputation. She was to come to the house where he kept his prisoner, the key of whose room remained always in his possession. For the occasion he would take the place of the constable told off to guard the prisoner, who was to be moved next morning. The suggestion had come from his charmer who, congratulating him on his capture and laurels in store, revealed her pride in having attracted such a brave and mighty Rustum. She and everyone else, the Sirkar included, believed as he had written in his report, that having arrived too late to protect the Séth and his party he had come on a wounded dacoit whom he knocked senseless with a blow of his fist just in time to avoid being cut down himself. These and other little embellishments were fair enough, as no one could or would contradict them.

Timidly and bashfully she stole in at the appointed hour. "I am cold, Rustum, I am not brave like thou art. So I have brought wine which Sadi loved. Shall I sing thee one of Sadi's songs?" "No, some one might hear," the cautious inspector replied. "Let me then tell the story of my life, that thou mayest not think me a wanton. But first, my lord, let us have wine." As she spoke she produced from under her mantle a bottle and two silver cups one of which she filled and handed to him. Then apparently filling the other, she lifted it to her lips, and set it down half empty, just as the inspector had drained his cup at a draught.

"That is good," she said, wiping her rosy lips with her fingers, while he pressed near with bold hot eyes from which she shrank. "Nay, my lord, you must sit there and not lay hand on your slave till you have heard her tale. It may be she will not find favour in your eyes when it is ended."

He obeyed, strangely mastered, and she began. He remem-

bered being enmeshed in a net of woven words and enthralled by her superb figure and glorious eyes; but what she said he never could recall. It was music to listen to the tones of her voice; the waves of the sea he had beheld at Bombay seemed to be in his ears. Gradually his senses began to sink under them and then to float in delicious dreams while he stretched forth his arms murmuring words of passion. Then he grew inarticulate, and, in less than ten minutes, lay back insensible from the opiate in the wine he had drank. Taking the key of the prisoner's room from his pocket she whispered to herself with a long breath—"Thank Heaven, I escaped even the smell of his beard!"

When the inspector awoke from his long trance and learned how he had been duped by a woman his rage and feelings generally can be imagined. The tale he invented to account for the dacoit's escape was even more skilful than that of the capture. Still he knew his name, instead of being great, would suffer, and that Duffadar Kishen Lal would rejoice over his failure. That thought was gall and wormwood. It was not relieved when, some time after, a registered letter bearing the Benares postmark was put into his hands, and he read the following words:—

Brother—For all brave men are brothers—Anand Pál, the dacoit, thanks thee for saving his life and allowing a devoted fearless wife to plan his escape. She craves pardon for the opium in Rustum's wine. If ever thou art tired of the Sirkar's service and needest a friend remember Anand Pál.

It was indeed the great dacoit leader who had slipped through his hands! Would this secret ever be betrayed to the world?

With an execration at his own folly and cursing a woman's cunning he swore he would have his revenge.

II.

HAD Anand Pál looked the leader he was, Ibrahim Hussein would probably have been more on his guard against a plot for the prisoner's rescue. To outward appearance there was nothing to distinguish him from the ordinary run of spare active men, rather under than over the average height. The men who served under him acknowledged a mastery of mind and spirit, while, as we have seen, he possessed other qualities sufficient to make a woman dare a great deal for his sake. The younger son of a well-born family, he had rebelled against the rule of his grandfather, an old Thakur, quarrelled with his relations, and incensed at not obtaining what he considered justice from the Durbar, gone out as an outlaw and finally degenerated into a captain of dacoits. In India, where flattery is indigenous to the soil and honorific titles are common

as pariah dogs, it is nothing for a person of humble station to be styled in conversation by someone still humbler as "Maharaj." This title, however, applied to Anand Pál by his band of five and twenty dacoits and many others, implied a genuine recognition of claims to real fealty and power. The Maharaj, despite a smooth quiet manner and uncommanding presence, had a way of enforcing obedience and inspiring attachment among his followers.

When Séth Janki Pershad was dacoited and Anand Pál had ordered his men to disperse and meet him at a certain rendezvous it never occurred to them to question the command by staying to look after his safety. They had seen him run towards his camel, posted out of sight of theirs, and never dreamt but what he had made good his retreat. True, a gun had been fired, but not till after they were assembled at the rendezvous did it occur to them as possible that their absent leader could have met with an accident. Revisiting the scene of dacoity after the inspector had left it with his prisoner they came across Anand's Pál's tethered camel and traced marks of blood. In twenty-four hours two of them disguised as humble travellers had returned to Dhubri with Baliah, whom they had forcibly detained till after the dacoity, to see if he had been put up to lure them into a trap. How, after that, the stratagem designed by Anand Pál's wife was effected needs no further comment except that Anand Pál himself did not at all approve of the plan. "Thou art a good wife and true comrade," he had said to her, "but see that thou playest not such a part again, beloved, even to save my neck."

"There was no other way, Maharaj," she replied meekly.

"What if the dog had forced thine honour and jeered at mine?" he grunted.

"You forget, my lord, I had this," she said, producing a small dagger from her vest. "Six inches in his heart or my own would have sufficed to guard your honour."

Now all this was past and gone; two years of successful dacoities skilfully devised and daringly executed lay between that narrow escape from Ibrahim Hussein's clutches and the scheme he was now considering.

"The Thakur Sahib will be pleased if you do this, Maharaj, because Narain Singh is his enemy and deserves ill-fortune. He has let you and your band lie hid in his old fort when the Durbar's police have hunted you, and has allowed his own sonar (silversmith) to melt up quickly your loot of gold and silver. Surely you will seek to oblige him in this instance."

Thus spake Sheo Buksh, Kámdar, or chief official of the petty Thakur of Réthi, whose domain included many miles of sandy desert far distant from the capital of Krishnapore, whose vassal he was.

"My friend," replied the dacoit leader with a smile, "talk not of obligation; the Thakur Sahib has had his percentage on our takings and the sonar has been paid for the use of his melting-pots. We are grateful for the fort and its patronage, but our interests are mutual, as you know very well. The question is whether this job which you suggest can be carried out to our advantage as well as that of the Thakur Sahib who wishes to be revenged on his enemy. If I can see my way to act as you suggest, well and good."

Shortly after this conversation, the Krishnapore Durbar and the Thuggee Department were amazed to hear that Thakur Narain Singh while on his way to marry the daughter of a notable chieftain in another State with a retinue of a hundred followers, had been surprised one night in camp by an attack from dacoits, who had succeeded in carrying off a quantity of booty, which included presents for the bride, to the value of several thousands of rupees. In defending the treasure ten of the Thakur's party sacrificed their lives, while the dacoits escaped leaving five of their number behind killed outright.

The uproar created by such a daring outrage led Anand Pál to disperse his band for a time, with instructions as to when and where he would call them together again after the storm had blown over. Taking with him only one staunch adherent and his faithful Rajputni wife he disappeared, leaving no trace behind as to where he had gone. For months the Durbar's troops and police patrolled and searched the country in vain. No one was more assiduous in the search than the Thakur of Réthi and his Kámdar Sheo Buksh. They told the English officer specially deputed to conduct it that nothing could be more deplorably weak than the Durbar's police arrangements, begging at the same time that he would regard this expression of opinion as strictly confidential. The offer of a reward of five thousand rupees for any information resulting in the capture of Anand Pál, alive or dead, proved as ineffectual as the other efforts of the Thuggee Department to trace the famous dacoit.

III.

ONE of the largest cities in India is the capital of a native State which I will call Sultanabad. Adventurers and ruffians of all classes, when wanted by British police, used to hide themselves in its recesses and trust to the jealousy of the State's officials towards those of the Sirkar, or Government of India, for assistance in escaping from justice. Delay in extradition was certain; sometimes a fugitive, tracked by the Sirkar's police, would receive a friendly hint, emanating from, if not actually conveyed by, some

one in the employ of the State, just as the net was closing in on him. Sultanabad seemed to think it bad enough to be called an Alsatia for criminals, without proof of the name's appropriateness being adduced weekly in a number of arrests; and, like greater and more civilised States, it preferred, when arrests were to be made, that its own police, not the Sirkar's, should have all the credit of making them.

Knowing this, Inspector Ibrahim Hussein obtained leave to go there as a detective, duly armed with letters and a warrant for the apprehension of Anand Pál, to the chagrin of Kishen Lal and his subordinates, who did not see what right he had to interfere with their business. The fact that Inspector Karim Baksh of the Sultanabad Police was a kinsman of his and likely to afford him more assistance than they could hope for from the same quarter, only increased their jealousy. A reward of five thousand rupees is not offered every day, let alone the honour and glory of a notable capture.

Ibrahim Hussein had been some days in Sultanabad when, one morning, passing a sonar's shop, he noticed a customer inside in flowing white garments with a grey beard and blue spectacles who was apparently offering something for sale. His quick eye was attracted by a point which the sonar failed to observe, namely, that the top of the little finger of the customer's left hand had been sliced off. This peculiarity, he remembered, belonged to the dacoit who had spent a week under his care nearly three years ago, and it flashed upon him that here in disguise might be the very individual he was in search of.

When the customer returned to his house from the sonar's shop he said to his wife and servant, "The blood-hound Ibrahim has arrived. I saw him to-day as I was in the sonar's shop, but he can hardly have recognised me in this disguise. If he did he doubtless shadowed me home and we may have the Raj police here to-morrow, though it will probably take the Residency two days to set them upon me through the Dewan. It is well, however, to prepare for emergencies at once. We will leave to-night."

He then proceeded to take off his beard and white clothes, and, sending them out of the house by the hand of his servant, lay down to take his mid-day nap after giving the Rajputni certain instructions. His forecast would have been all right but for Ibrahim Hussein's influence with Karim Baksh, which led to his being awaked by a hubbub outside before his servant returned. Looking through the closed venetians he saw a body of Raj police in the street and two men on horseback, one of whom was his enemy Ibrahim. Whispering hurriedly to his wife he opened the door they were thundering at and indignantly demanded to

know what was the matter. Karim Baksh fell back in astonishment and conferred with the Sirkar's inspector. "It is no mistake," said the latter, "he was an old man this morning and you will find his blue spectacles, beard and white clothes if you let me search the house. I tell you that is Anand Pál. Take him before the Dewan or Residency Magistrate and I will be answerable."

So well did the disturbed occupant of the house feign surprise and threaten penalties, and so plausible was his own account of himself, that the Raj inspector was not inclined to take further action without orders from the Dewan. But again Ibrahim Hussein prevailed. Anand Pál was told he must accompany the police to the Residency, Karim Baksh preferring not to trouble the Dewan till he was quite sure he had not got hold of the wrong man. Making a virtue of necessity, and still boiling over with indignation, the prisoner at once professed his readiness to be taken before the Residency magistrate. Though Ibrahim entreated he might be handcuffed that indignity was spared him, Karim Baksh being still half afraid that a mistake might have been made for which he would be called to account.

The procession set forth, the accused walking between two constables belonging to the Residency and preceded by half-a-dozen Raj policemen with two inspectors mounted bringing up the rear. Behind them a mixed crowd soon gathered and followed, at the tail end of which a veiled woman with a male attendant watched and waited with heavy hearts to see if the Maharaj's lucky star would once more befriend his matchless courage.

A broad river divides the city from the limits of the British Residency. In the hot weather it is a narrow stream trickling through sand and huge rocks; in the rains it becomes a swirling flood five or six hundred yards wide. The flood was at its height as the procession crossed the bridge from the city. The middle of the bridge had been reached, when, with a sudden bound, Anand Pál stood on the parapet for a moment; then calling out, "For the second time, O Ibrahim!" jumped into the torrent below. The constable he had shouldered aside in his leap sprang after him, reckless of the danger, and also descended into the river, fracturing his skull at once by falling on a sunken rock. A cry of horror and astonishment went up from the crowd, while the two inspectors hurried forward and backward to make arrangements for guarding each bank of the river and recovering the dare-devils who had plunged into it. Half a mile down stream the body of the unfortunate constable was taken out; that of the dacoit had not been found when darkness put an end to the search.

Two days after, a message reached Ibrahim Hussein which

took him to a village five miles down the river accompanied by a detachment of Residency police. Posting them round a mean thatched hut he crept forward softly, peeped through a chink in the door, and listened to a woman wailing a death dirge, as she rocked herself backwards and forwards beside a still form on the floor. "Come and see, O Ibrahim Hussein Khan," she chanted, "the hero you could not capture. His arm is broken and his body covered with bruises; but even the cruel river could not kill him. It was the fever, the terrible fever, which I could not quench. I found him, I found my lord whom the Sirkar and Raj together could not find, the invincible who knew no fear. Come, O black-bearded Pathan, but you shall not earn your five thousand rupees. I will burn his body and do suttee on the pile. For me he loved, even me, the Rajputni, did the lord of heroes cherish above all other women."

With a strange feeling at his heart and an admiration he had never felt before for any woman, the Pathan lifted the latch, walked in, and looked upon her dauntless dead. She went on with her dirge as if oblivious of his presence. Presently he spoke in tones meant to comfort. "He was a brave man without doubt, and I am glad he escaped the Sirkar's doom. Thou also art a brave woman, and, if thou wilt, I will shield thee in my home and thou shalt be the light of mine eyes. Come, I swear it, though once thou didst deceive me."

He stretched out his hand to raise her but she rose to her feet unaided and faced him.

"There shall be no deception this time," she said, suddenly and swiftly plunging a dagger in his breast. Then withdrawing the weapon she buried it as swiftly in her own.

Hearing his cry the policemen rushed in, but Ibrahim Hussein was past all mortal help, though he lingered till the next morning.

Her spirit joined Anand Pál's the same night.

G. H. TREVOR.

THE WONDERS OF MAORILAND

I. STORY OF THE TARAWERA ERUPTION, TOLD BY SOPHIA,
THE OLD NATIVE GUIDE.

II. VISIT TO THE GREAT WAIMANGU GEYSER.

III. MAORI CHARACTERISTICS.

WHEN staying in the North Island of New Zealand last year, I often visited the geysers at Wackarewarewa, and had many opportunities of talking to Sophia, the old Tarawera guide, whose native name, *Hinerangi*, means young girl in Heaven. She was born at Russell, Bay of Islands, in 1830, her father, Alexander Grey, being a Scotchman, and her mother, Hinerangi, a pure-blooded Maori, of the *Tohurangi* tribe. Although Sophia was baptized by the missionaries into the Protestant faith, I fancy she has not altogether discarded the superstitious beliefs and traditions of her mother's people, for though several religious denominations have invited her to join their ranks, her invariable reply is that she prefers the creed of her early years, and does not care to change. She married a Maori, Tiawihio, and had three children—Davey, George and Miriam, all of whom are now living. In her younger days Sophia was, I am told, a very pretty girl; even now, at her advanced age of seventy-three years, she is a striking looking woman, with a fine presence, and very good manners. Indeed she seems to have inherited many of the good characteristics of both races.

I never tired of hearing her relate the thrilling story of the awful catastrophe of the 10th of June, 1886, and then it was the idea came to me that some record should be written of this fine old woman's terrible experience on that night of horror. As no one has undertaken the task, I propose to do so, although I feel that I can never reproduce her striking language and dramatic gestures, or paint the fire that flashed from her eyes, when she told me how she restrained those sixty-two people from rushing out of her *wharé* (house), to certain destruction.

I.

SOPHIA'S ACCOUNT OF THE ERUPTION.

"Lady! I had been guide to the Pink and White Terraces at Tarawera for sixteen years, when the dreadful Eruption took place, and utterly destroyed the lovely work of nature which was more beautiful than I can tell you.

"They are gone—quite gone, those lovely terraces—some people say buried, but I know better, they are blown to bits, as the whole of that side of Tarawera burst up. Well! I will tell you the story of that dreadful night, though it makes my heart ache, and I can't help the tears coming when I think of the relations and friends I have lost, and the happy days I passed guiding my visitors round, and showing them what they said was one of the most beautiful sights in the world.

"A party of visitors had come up from Dunedin and Christchurch, and arranged with me to take them to Rotomahana Lake at 8 o'clock in the morning. We started walking for the boats, and when we got down to the creek, found it was all dry. There was no water, and the boats were stuck in the mud. When I saw this I was astonished, for the boats here used to float in plenty of water. I could not understand it, and said to the people, 'My word! this is a new thing, the creek is dry.' And they replied, 'Yes, Sophia, it is something quite new.'

"Whilst we were standing there, the water began to come up with a crying sound all along the shores of the lake, and as it rose it floated the boats up and up, and went right to the water-fall, and then rushed back again leaving the creek dry as before. Then I called out to the crew, 'Come up, come up, be quick, there is a new thing here.' And when they got down to the side of the bridge, there was no water at all, and again the boats were high and dry in the creek, and for the second time we heard the water returning with a crying, moaning sound. Hu, hu, hu, it whimpered, as it swept round the edges of the shore.

"The boatmen and other natives looked at each other, not understanding this strange thing, and said: 'Sophia, was it like this when you came down?' I answered, 'Yes.' Whereupon the visitors became very frightened and said, 'Sophia, we must go back;' but the natives said, 'No! tell the *pakehas* (white people) not to go back, but to come on in the boat.' They were anxious of course to finish the excursion, for they were to get

seventeen shillings a head, and as there were nine visitors this meant a sum they did not wish to lose.

"The boatman urged them saying, 'Yes, yes, it is all right, jump in,' so they got in and we commenced to pull. I was steering, but as we went along I noticed that the waters of the lake were very high, and that the boat hardly required any steering, for there was only an inch or two of vegetation to be seen above the surface of the water, where the rushes used to grow very high, and a good deal of steering used to be required, but on this occasion we passed out straight into the lake over the tops of the rushes and weeds.

"We pulled away about a mile and a half when I looked round and saw a small canoe with one man in it come from under a Christmas tree. We thought it was some one going to catch *kouras* (a species of fresh water crayfish) and the men said, 'Look, there is some one going to catch *kouras*,' but as we looked the canoe got larger and shot out into the lake, and then from one man the number increased to five, they were all paddling fast, fast, but to our horror they appeared to have dogs' heads on the bodies of men. Then the canoe got larger till it looked like a war canoe, and then we saw thirteen in it all paddling faster and faster. Whilst we were watching astonished and terrified (for the boatmen had stopped rowing) the canoe got smaller until only five men were left, and at last there remained but one very big man, the canoe got still smaller and then with the last remaining man disappeared into the waters of the lake.

"After seeing this the visitors became much alarmed and very excited. 'Sophia,' they said, 'do please take us back, we are very frightened, and are sure something dreadful is going to happen,' but I persuaded them to go on. 'What!' I said, 'you come all this way to see the Pink and White Terraces, and want to go back without visiting them. No, no, it is all right; see, we will go on.' I must tell you, lady, that one of the gentlemen who could draw well, made a sketch of the canoe with the thirteen men, and afterwards had it photographed and sent me a copy. We went on and landed at *Te Ariki*, the boatmen telling all their friends what we had seen. I then guided the visitors round to the White Terraces, where we had lunch before going on to the Pink Terraces.

"Here I saw the old chief *Rangiheua* of the *Tuhoorangi* tribe, and told him what we had seen; of the rising of the waters and the apparition of the war canoe with the thirteen men paddling. The old man was sitting at his door with his arms folded, and looking here and there, said, 'is that *tika*?' (true). I replied, 'Yes! every one in the boat, including the nine visitors, saw it.'

'Then,' said he, 'if that be true, there is going to be a big war, and many chiefs and people will be killed—*auē auē*' (alas!). He looked very sad and groaned. I suppose he was thinking he might be killed himself. I must tell you, lady, that this old chief perished afterwards in the eruption, for he went with his family to one of the islands on the lake for some warm curative baths, and whilst there the island was overwhelmed and every living thing destroyed.

"Six days later we went again to the Terraces, and I guided the visitors over as usual. Amongst the sights we visited a geyser called *Fatapuho* (which means a pain in the stomach) and it was sending out flames and smoke. This was on Tuesday, the 9th June. Then I noticed again on crossing the lake that the water was very high and covered the rushes. When I saw the chief *Rangiheua*, I said, 'What is this new thing?' the old man shook his head saying, 'We shall have a bad summer, Sophia, a bad summer,' and he shook his head again and again, muttering to himself the while.

"Well, I took my people up to the Pink Terraces; they wanted to bathe, but I said, 'No, no; it is too cold and too late,' so we returned to Wairoa village. When I got back, I saw Mr. McCrae, proprietor of the Rotomahana Hotel. I said to him, 'I think this is my last day at Rotomahana Lake,' and I told him what we had seen. He said, 'What are you saying, you old devil! What are you telling the people to frighten them? Next week you are going to take a party to Rotomahana for a fortnight.' 'Well, well, Mr. McCrae, never mind,' I replied.

"I then went home and got to bed. I had been on the lake for a month, guiding visitors round. I was tired, and all my clothes were dirty—for I had plenty of nice things that ladies had given me—so the next morning I got up at half-past four o'clock and went down to the Creek to do my washing. I was washing till 6 A.M., then I felt very cold, for it was a cold day, so I went up to my house, and my old man, *Tiawihio*, said, 'Are you ill? I will make you a cup of tea.' At half-past seven o'clock Mr. Bainbridge came up from McCrae's Hotel. I was lying on my bed, and he said, 'Sophia, what sort of a day is this?' I said, 'very bad and very cold.' He saw I was shivering, and went down to the Hotel and brought me up something hot. 'Drink it all,' he said, 'and cover yourself up with blankets.' My blankets though were all damp, as I had washed them, but I had some shawls, and I lay down again and my old man covered me up. I was lying there all day, and at 5 P.M. got up and began my sewing, for I was making a warm skirt to go to Rotomahana.

"I finished the work at 11.30 P.M. and went to bed. But I

had only lain down about five minutes, when I felt the earthquake coming, heaving up the ground like waves.

"My old man went out and called to me: '*Eppai* (Sophia), water is running down the hills.' I asked, 'Is it raining?' and he said, 'No.' Then I went out myself and heard it running down the hills. Then I went down to my two old aunties' *wharé*, and asked them, 'What is this?' for the earth was shaking and heaving; but the two women said, 'Oh, it is all right; it will be finished soon'; for they were thinking it was the earthquake we used to have every year about this time; but it did not finish, and only got worse. So I said to the old aunties, 'Come, we will go up to my *wharé*,' for I was frightened; but they said 'No, no; it will soon be over.' But whilst they were speaking, the ground swayed up and down like waves, and the booming commenced like big guns going off and rolling like thunder.

"I was terrified, and went quickly down to get the children who were at their brother Davey's house. I took them up to my *wharé*, and when I got there I found ten or twelve persons already in the house. At 12.30 P.M. the noise seemed to get louder, the thundering and booming with explosions, and a continuous vibrating sound like hm, hm, hm. It was as light as day—yes, lady, almost like the sun that is now shining on us. The light came from the crater. Then an appalling crash, and my old man shouted to me '*Haere-mai, Eppai, konewera teau*' (come and see, the world is going to be burnt).

"Lady, it was a grand and awful sight; Tarawera in flames rising high into the sky, the red hot stones and lava pouring down its sides, the beautiful lake glowing in the blaze of light, all bright like noonday, and the surrounding bush nearest the mountain in flames. A great wind too came rushing down the Wairoa valley towards the eruption, and so the splendid forest was blown down and quite destroyed. At 1.30 A.M. a big black cloud came over Tarawera, settling over it black as the darkest night; and then we sat in my *wharé* waiting, as we thought, for the last moment to come.

"We could hear the people come crawling along the little pathway, groping their way up the hill, for they could not see, and were only able to feel their way slowly along, for there was not a ray of light, only the blackest darkness, such as I had never seen before or since. Some of them came up with no clothes; and as I had plenty of things, we clothed them. At last there were sixty-two people in the *wharé*. Whilst we were sitting there, the red hot stones and ashes began to fall, and smashed the window, and with the weight of these stones and ashes—for the ashes lay very thick—the *rapuhu* (reed) roof began to give way;

so my old man and some of the younger ones got some wood and propped up the roof and walls, though, fortunately, the *wharé* was very strong and well built.

"The noise never ceased, and the terrible roaring was continuous. Then an earthquake, and Rotomahana, another part of the mountain, burst up between 2.30 and 3.30. All the people in the *wharé* were terrified; they wanted to rush out, but I would not let them go, saying: 'No, you shall not go out you will be killed; you must stay here; at least we can all die together.'

"All through that awful night many were praying, each in his own way; one poor old man who had been sitting in the corner of the *wharé* wrapped in a blanket, was praying earnestly all night. He had only two prayers, which never varied, one Maori, and one learnt from the missionaries; these he repeated alternately the whole night through, and they seemed to give him great comfort. At 8 A.M., it got a little lighter, and at 9 o'clock we went outside, walking on the hot ashes and hot black flint stones. Then we got on to the Rotorua road, and passed by the Green Lake. Many were crying bitterly, for they had lost children and relations, killed by the falling stones, or crushed in the ruins of their houses, like young Mr. Bainbridge, who was killed by the falling of McCrae's Hotel. In looking back, many sad things come to my memory. I remember one poor woman whose two children were both killed whilst in her arms, which were clasped round them. I could give you many other such instances, but it is all so sad, I do not like to speak much of it.

"As we reached the Blue Lake we were met by our friends from Rotorua who came to look for us, thinking we were killed. They were delighted to see us safe, but many began to cry when they heard of those that they had lost, relations and friends.

"And so we arrived in safety, after a night of awful horror—a night so dreadful it will live in my heart as long as I have any memory. And that, dear lady, is all I have to tell of the great Tarawera Eruption of June 10th, 1886. *Hei-koneirra* (Farewell!)"

II.

THE GREAT WAIMANGU GEYSER.*

HEARING that the Great Waimangu Geyser, discovered about sixteen months ago, and situated nine miles from Waiotapu, was well worth a visit I arranged with some friends to camp out there for the night, and, by spending the best part of two days on the spot, ensure a better chance of seeing the much-wished-for sight. The weather being fine, we left Falloonas Hotel, Waiotapu, at 10.30 A.M. in a light, four-wheeled carriage, with "John," our Maori driver, and a pair of active little ponies, a roll of rugs, and a box of provisions.

We drove nine miles, ascending gradually along a soft road, clay at times alternating with sand, and edged by bracken, fern, and Manuka scrub, from which there was but little variation on the route. We skirted the beautiful and precipitous Rainbow Mountain, so called from its varied and brilliant colouring, every shade of red, pink, and yellow being visible on its sides, and after many sharp turns and constant windings of the road reached a little grassy plateau, from which we obtained an extensive view of the surrounding mountains, the geyser basin and the steaming valley. Just below the plateau, the little camp was visible, consisting of two or three tents belonging to the guide (Shepherd), and the caretaker, who welcomed us on our arrival. Then followed a rest and another look at the interesting bird's-eye view, before starting on foot for the geyser valley. The path sloped gradually downwards, and was composed of soft, dark, rather gritty earth, which was breaking away from the sides of the hills in water-worn channels, with here and there a stunted green bush or bunch of long, wiry ribbon-like grass (*toi-toi*) with its graceful plumed head, to break the monotony and grim desolation of the scene.

Soon we reached the narrow, sandy valley, which was covered many feet deep by the ashes of the Tarawera Eruption. A stream of boiling water, the overflow from the geyser and its lake, ran through the valley, and crossing over by stepping-stones we found ourselves on what was apparently a thin crust of crumbling, gritty substance through which boiling water was coming up hissing and bubbling with great energy. The crust covered a large area, and from the peculiar, fizzling noise it makes is called the Devil's Frying Pan.

* An accurate water measurement of the geyser basin has lately been made by the Government guide who, with a companion, undertook the dangerous task of crossing the basin in a boat. They found the greatest depth to be 48 feet, the length 134 yards, and the width 30 yards.

It seemed a terribly dangerous place, but things became more unpleasant as we advanced and heard the great blow holes at the base of a beautiful and very precipitous rock called Gibraltar, from its resemblance to the great Mediterranean fortress. The surface of the rock was streaked with brilliant patches of red and yellow colouring, and from the apertures steam was rushing out with a fearful and unceasing roar, as from the valves of a dozen locomotives. The noise was deafening, but one was able to approach quite close, as the wind was driving the steam away from us. The volume, force and velocity of these jets was terrific, and, the guide told us, never varied. It did indeed seem a pity that all this energy should be going to waste.

Leaving nature's workshop, we proceeded to a place nearer the geyser, and were enveloped by clouds of steam impregnated with sulphur. So dense indeed was the vapour that we could scarcely see where we were walking, and we found the heat unpleasantly scorching to our faces, whilst the ground was very hot, and the boiling steam with its horrid odour of acid and sulphur combined, seemed to penetrate one's clothes. As the position was becoming rather risky, at the suggestion of the guide, we beat a hasty retreat, recrossed the boiling stream, and going up the slope of the geyser basin looked into its shadowy depths.

The water had a milky-white appearance, and steam was coming up in dense volumes from the centre, and on the outer sides was rolling like clouds over the surface and round the edges. Leaving the geyser, we climbed up a large cliff on the opposite side facing the blow-holes, and from the top of this looked straight down into the basin of the geyser—a fine sight, the dreary desolation of the scene being most impressive. We waited there about an hour and a half, hoping the geyser would play, but as it gave no sign of activity, and was getting late, we started on the return journey, reaching the camp about sunset. As the geyser had not played since the previous day, and not to its greatest height for some days past, we thought there was every probability of a fine display. And in a few hours this proved to be the case, for at ten minutes past 10 P.M. we witnessed a magnificent spectacle. The atmosphere was perfectly clear, the night still and calm, not a sound or flutter in the air disturbed the quiet magic of the scene. Right over the pool shone the full and brilliant moon. Nothing indicated the awful transformation that was soon to follow.

In a few minutes a low rumbling sound was heard coming as if from the very depths of the earth, it sounded so deep and far away. To the low rumble succeeded a hideous roar which ever steadily increased, growing in awful volume till the grand

crescendo was reached, when with a rending crash a vast black column of mud, stones and boiling water hurled itself upwards, and, tearing the surface of the peaceful lake, shot five or six hundred feet into the air, the steam that enveloped it ascending about nine hundred or one thousand feet, far above the tops of the surrounding mountains. The wild chaos of deafening sounds is quite indescribable, for the awful roaring was accompanied by the grinding and crashing of the stones and boulders that were thrown up and collided with each other as they fell. The centre of the column looked quite black, but the edges were shrouded in billows of white feathery steam on which the moon shone with a pearly radiance making the scene as light as day, and a picture of unsurpassed grandeur and incomparable beauty.

Fortune still further favoured us, for the next morning, soon after eight o'clock, we saw another great outburst. Without any warning the geyser shot up with a terrific roar, and before attaining its greatest height, branched like a gigantic spray of black coral, and spreading through the soft white steam clouds, rose many hundred feet into the air.

According to an analysis made by Mr. Maclaurin, the Government analyst, the deposit from the crater, which is a greyish-black colour, shows the following composition:—

Ferrous Sulphate	13·0
Magnesium sulphate	3·5
Free sulphur	·8
Sulphide of iron (iron pyrites)	50·5
Silica and silicates	32·2
	100·0

This deposit, although mainly formed by substance contained in the water of the geyser, is in part composed of the surrounding country rock, and most of the silica and silicates shown in the analysis were from the last-named source, although a portion of the silica is no doubt derived from the water. Evidence of "country rock" is found in the presence of small pieces of black rock, and also of crystals of quartz, felspar and a little mica.

The great Waimangu Geyser undoubtedly ranks as one of the greatest wonders of the world, and to see it as I did in the solitude and mystery of night, or in the bright awakening of morning, cannot fail to awaken in the most callous and blasé traveller a real and genuinely great sensation of awe and astonishment.

III.

MAORI CHARACTERISTICS.

THE Maoris are a generous though somewhat improvident and unthrifty people. Few think of an old-world saying that "a stitch in time saves nine," and things go on till they drop to bits and have to be replaced, whether it be the roof of the house or the only coat. There is also an indolence and languor about the Maoris that recalls the East. I remember, when in India, having occasion to send a note requiring a prompt reply calling an out-door servant. I told him to take it quickly. "Yes, *Mem Sahib*," he replied, with a salaam, and for the moment it seemed as if he was about to carry out his intention, but after a few quick steps the energy wore off and he fell into a leisurely saunter. A friend standing by laughingly remarked, "Just look at that man, going along as if to-morrow would do as well as to-day!" And so it is with the Maori; he is a good-humoured, light-hearted, happy-go-lucky creature, a devotee of rest and sunshine, and steeped in an artistic love of brilliant colouring. But I am glad to say the Maori character is changing, and education is correcting, or greatly modifying, his natural defects.

As illustrating the superstitious beliefs of the Maori, let me tell you the legend of the *Taniwha* (demon) as I heard it from Sophia.

The *Taniwha* was a large log of wood that for long years had been in Tarawera Lake. To it the Maoris had attributed supernatural powers, and bestowed on it the name of *Matarehuwha*. They looked on it as a species of tricky spirit endowed with a personality, and always spoke of it as "he." Sophia said *Matarehuwha* was not a good spirit, but still was not very bad, he seemed, though, of an active nature, and appeared able to move about to any part of the lake at his own pleasure. Sometimes he would float on the surface of the water with his branches stuck out, then the visitors used to put handkerchiefs on them as they passed in the boats, and these the Maoris used to take away afterwards. One day Sophia said they came up to *Matarehuwha*, and the boatmen tried to catch hold of him by seizing his branches, but to their great astonishment and discomfiture, he evaded them by sinking at once to the bottom of the lake, where he remained till danger was past. *Matarehuwha* would sometimes come to meet the boats, and at others go cruising round and round the water's edge, then sinking would suddenly disappear from the surface, and remain submerged. Never was he very long in any place, but seemed to lead a busy, moving-about life. One day *Matarehuwha* was resting on the edge of

the shore, and a *pakeha*, McGregor by name, was passing by, and seeing him so near, hauled him out, and to the great horror of the Maoris, burned him. From this ill-advised act they prophesied all kinds of evil, and afterwards declared that this sacrilege was the cause of the Tarawera Eruption.*

But, if superstitious, the Maoris have a keen sense of humour. Recalling one day the time of the eruption, Sophia mentioned that their Rotorua friends† brought out refreshments, which included a bottle of whiskey. "With us," said Sophia, "was an old woman, a cousin of my husband's; she had been praying hard all the night, and seeing the whiskey, cried out: 'Oh, *Eppai*, give that bottle back to the people, think of God and other things,' pointing at the same time with her finger to the sky. Whereupon the woman behind me pulled my skirt violently, telling me at the same time not to listen to the old woman, but to take the whiskey. Well! lady, you know I had been blue ribbon myself for seventeen months. So to quiet the poor soul, I said; 'All right, you shall do the praying and we will drink the whiskey!'" The narration of the story seemed to amuse Sophia greatly, and she ran off in fits of laughter.

Another funny, though somewhat gruesome story of an old Maori chief, who was fighting a great land case in court, indicates that humour is not confined to the feminine portion of the Maori population. The judge, who had been interrogating him through an interpreter, said, "Very good, Chief, that sounds all very well, but what, may I ask, became of the family of your enemy after his death?" A twinkle came into the old man's eye, as with a grave face he opened his enormous mouth, and raising his hand, pointed with a forefinger down his throat! The conclusion was obvious, and for a few moments, as may be easily imagined, consternation reigned in the court.

The Maori children are singularly quick and observant, to judge from a story told me by Maggie, the pretty Maori guide at *Wackarewarewa* of a little girl called Emily. This precocious mite had at various times seen certain high Government officials, and noticing they were all very stout, with prominent and somewhat imposing figures, her inquiring mind was greatly perplexed. At last she sought information from her elders by asking: "Why have Government got big drum in front? Have they all got a big drum?"

Another anecdote about little Emily shows that she was duly

* In his report to the New Zealand Government Mr. Malfroy gives an interesting account of certain occurrences which took place some considerable time before the eruption. He particularly mentions earthquakes, renewed activity in geysers long dormant, increased energy at White Island, and a tidal wave on the East Coast (Bay of Plenty).

† See p. 6.

sensible of her creature comforts, while, like her white sisters, her personal appearance was not entirely a negative quantity. She is a methodical little person, and is employed to sweep and keep a small house in order. One day her employer, who was going to Auckland, said to Emily, "You have been a very good girl, and I should like to bring you something back with me, so take a pencil and write down what you would care to have." Emily made out her list as follows: (1) Some liver and bacon; (2) A piece of pink ribbon for my hair.

It will be readily imagined what an enjoyable time one can spend in the society of so charming a people. I was quite sorry when the time came for me to say good-bye to my Maori friends, and am only now consoled by the knowledge that we shall meet again before long.

E. I. MASSY.

EARLY DAYS IN BOMBAY

To us in the twentieth century it seems strange that Bombay, "proud city of the waters," should ever have held second rank to Surat: yet so it was three hundred years ago. Just as "Plympton was a borough town, When Plymouth was a fuzzy down," so Surat was the headquarters of a factory when Bombay was a neglected native seaport, frequented by pirates. Some sailors of the old Company had, however, marked the harbour hidden behind the Back Bay, and as early as 1627 the Company tried to get possession of the place.

In that year a joint expedition of English and Dutch ships was sent to Bombay. It was just twelve years since we had beaten the Portuguese in the second sea-fight off the Swally Roads near Surat, and we were still friendly with Holland and at enmity with Spain and Portugal. Spain had annexed Portugal in 1580, and for sixty years the two countries formed a single kingdom. A Dutch admiral, Harman Van Speult, was placed in command of the joint expedition against Bombay: his object was to form an establishment there and to attack the Portuguese in the Red Sea. Unfortunately Van Speult died, and his death upset the entire undertaking. Bombay remained with the Portuguese. Meantime changes speedily occurred in European politics. Portugal broke loose from Spain and reassumed her independent existence; and with Portugal as an independent power, the traditions of England had been as friendly in the past as they were to be in the future. With Holland, on the other hand, our relations had become strained. They had played us foully false in the tragedy at Amboyna; and it was not until the time of Cromwell that we reaped our revenge. In 1653 we were at open war with Holland; a Dutch fleet threatened Surat. The president and council of that factory wrote home to the directors of the Company, pointing out how convenient it would be if they possessed some insular fortified station, and they suggested that the Portuguese might for a consideration part with Bombay and Bassein.

The directors agreed with the president and council, and drew

the attention of the Lord Protector next year to their proposition. In that year the masterful governor of the fortunes of England made a treaty with Holland, ensuring that tardy justice should be done on all who were partakers or accomplices in the massacre of the English at Amboyna; he made a treaty also at the same time with Portugal, placing on an international basis the right of English ships to trade to any Portuguese possession in the East Indies; but further than this he did not go. Nothing was done at this time about Bombay. Cromwell died in 1658, and Charles II. came back to his own again in 1660.

In April of the following year the merry monarch renewed the charter of the London East India Company, and he and the Company remained on the best of terms throughout his reign. In June of that same year Charles married the Princess of Portugal, Catharine of Braganza. The marriage treaty was dated the 23rd June, 1661, and by the eleventh article of this treaty the Crown of Portugal ceded and granted in full sovereignty to the Crown of England the Island and Harbour of Bombay. A secret article was appended to the treaty, in which Charles guaranteed to the King of Portugal his possessions in the East and undertook to compel Holland, by treaty or by force, to accede to the conditions of the treaty; so that, as Sir William Hunter has put it, Bombay was granted not merely as a wedding-gift, but for the express purpose of enabling the English king to defend the Portuguese settlements in India from the Dutch.

Thus was Bombay ceded as a matter of treaty, but it still remained to obtain possession as a matter of fact. The king sent out Lord Marlborough with five ships of war for the purpose of taking possession: with him went five hundred troops under the command of Sir Abraham Shipman; the Portuguese Viceroy accompanied them to ensure that the articles of cession were strictly observed; and the Directors despatched orders to Sir George Oxenden, the Governor of Surat, to afford his best services to the armament. Lord Marlborough reached Bombay on the 18th September, 1662, and straightway demanded cession. Then began a wordy strife. There was a difficulty of interpretation. The English admiral interpreted the terms of the treaty to signify Bombay and its dependencies, the islands of Tanna and Salsette; the Portuguese Viceroy, on the other hand, read the treaty strictly as referring only to the island of Bombay. Thereupon the noble Earl demanded the cession of Bombay in the first instance, as this was admitted by both parties to be within the terms of the treaty. Moreover he was anxious to land his troops, numbers of whom, eaten up by scurvy, were dying daily from want of refreshment.

The Portuguese Viceroy, however, declined to cede the island on these terms; and, as Sir George Shipman was not then with

them, he declined to allow any troops to be landed in his absence, as he was the commander of the English troops. The daily death-roll from scurvy perforce continued. Shipman arrived in October 1662, produced his full powers, and demanded cession agreeably to the treaty; but the Viceroy urged a further objection. He alleged that the form of the Letters Patent of the King was not regular, according to Portuguese usage; he offered, therefore, to retain the island for the King of England until authority in due form had been procured from Lisbon to enable him to make the cession. Being thus checkmated in their attempt to land the troops at Bombay, Lord Marlborough and Shipman then bethought them of Surat, and applied to Sir George Oxenden for permission to disembark there. They took it for granted that permission would be given; four companies of a hundred men each were actually landed at Swally, and Shipman began to drill them, when Sir George Oxenden sent to him in haste entreating him to depart, on the ground that the jealousy and fear of the Mughal Government would be excited by such a display of force. Deprived of their new refuge, Lord Marlborough re-embarked Sir Abraham Shipman and his men, and put to sea again; finally he landed them on the small island of Anjideva, twelve leagues south of Goa, left them there and sailed away to England.

Anjideva was extremely unhealthy, and there was no protection from the rains. Sir Abraham Shipman and three hundred of the men died. Before his death, Shipman proposed to Oxenden and his council at Surat that the right to Bombay should, with the assent of the Viceroy of Goa, be ceded by the King to the Company. To the instant adoption of this course there were, however, two insurmountable obstacles. The first was that the cession could only be made by the King of England, who was five thousand miles away: and the second was that the Viceroy would never assent without obtaining fresh instructions from Portugal. This little arrangement, therefore, fell through, and the troops were left at Anjideva to die during the rains. Lord Marlborough reached home and told his story: it raised the ire of honest Samuel Pepys, and of Samuel's master, the King of England.

The Portugalls have choused us, it seems, [wrote the worthy diarist on the 15th May, 1663], in the Island of Bombay, in the East Indys; for after a great charge of our fleets being sent thither with full commission from the King of Portugall to receive it, the Governour by some pretence or other will not deliver it to Sir Abraham Shipman, sent from the King, nor to my Lord of Marlborough; which the King takes highly ill, and I fear our Queen will fare the worse for it.

Charles sent a memorial to the Portuguese ambassador, demanding justice and damages, and, furthermore, immediate orders for the

cession of the island of Bombay and its dependencies, the islands of Tanna and Salsette.

This royal memorial, however, only elicited an explanation that the intention of the treaty was to cede the island of Bombay but not its dependencies. The King, in reply, insisted that not only the island, but its dependencies also, were comprehended in the treaty, seeing that Bombay alone "would in a commercial view, neither give to the English in the East Indies a station that would enlarge their trade, nor in a political view add to the naval influence of England, or enable the two Crowns to fulfil the secret article of the treaty for counterbalancing the commercial and naval superiority of the Dutch." The King's diplomacy, however, proved fruitless. Salsette was only separated from Bombay by a narrow tidal channel, which at one part was scarcely 125 yards wide; but, nevertheless, Salsette and Tanna remained Portuguese until the Marathas captured the place in 1739, and it did not come into the possession of the Company until the Treaty of Salbai in 1782.

Bombay, however, did pass into their possession without any orders from home. Sir Abraham Shipman and the greater part of his troops having died, his secretary Humphrey Cooke took charge of the 103 men who survived, and to save his life and theirs made a treaty with the Viceroy of Goa in November 1664. Cooke, on the part of England, accepted cession of the Island of Bombay only, renounced all pretension to any dependencies of the island, and exempted all the Portuguese residents of Bombay from payment of customs. Having got everything he wanted, the Viceroy no longer opposed the landing of the troops; they were landed at Bombay on the 3rd March, 1665, and a general muster and an inventory of stores were taken by Captain Gary, a member of the Surat Council. Thus did the gaunt fever-stricken soldiers take possession of Bombay. Cooke may, of course, have acted with the best intentions, but he had clearly acted altogether *ultra vires*. When King Charles heard of these proceedings he promptly disavowed Cooke's convention as being contrary to the terms of the treaty, turned Cooke out of office, and appointed Sir Gervase Lucas to be Governor of Bombay. At the same time the King assured the Company that protection would be afforded to their factories and trade by his forces occupying the island.

In this curious manner did Charles II. obtain possession of the Island of Bombay. He had had trouble enough to acquire seisin of his new territory, and was very soon discontented with his acquisition. Bombay, indeed, at that time was, as Pepys said, "but a poor place, and not really so as was described to our King in the draught of it, but a poor little island." There is to-day probably no fairer prospect in the world than the entrance

to Bombay Harbour. The long line of the hills passes out of sight as the vessel enters the waters of the Back Bay between Malabar and Colaba Points, and the eye rests on a magnificent line of public buildings from the Elphinstone College on the south to the General Post Office on the north. Then as the vessel rounds the Prong Lighthouse, the Isle of Elephanta heaves in sight, we pass the smiling front of the Bombay Yacht Club, and so on to the docks at Mazagaon.

But when Humphrey Cooke took possession of Bombay, its general aspect was desolate enough. There was no road, nor bridge, nor aqueduct, nor tank in the place. Large tracts now recovered from the sea were then under water. Bhendi Bazar, known to travellers, was at high tide completely covered by the sea—"the waves flowed to the part called Umerkhadi"—and near where the temple of Mumba Devi now stands, the receding tide left a stream of salt water at which people washed their feet before entering the city. The population then was about ten thousand, mostly fugitives and vagabonds, including renegade Jesuits, ever ready to foment rebellion and to risk life. At Kamatipura, hard by Byculla, there was water enough for boats to pass. "In fact during one part of every day only a group of islets was to be seen. Forty thousand acres of good land were submerged. The rest of the island seemed for the most part a barren rock, producing only some palm trees which covered the Esplanade." The chief town was Mahim. There were a few fishermen's huts on Dongari Hill, and a few houses scattered among the palm trees in the fort. There was a four-square house, afterwards to become Government House, with its garden and four brass guns. A few rickety forts existed, with small pieces of ordnance, for a protection against pirates. The Portuguese on the island were depraved and corrupt.

When Sir Gervase Lucas took over the place from Humphrey Cooke, he became extremely depressed and sent the King a most mournful report of the new possession. The fortifications, he said, were ruinous and unsuitable; eighteen months' supply of stores and provisions of every description was wanted at once; a garrison of four hundred men was absolutely necessary; and he, the Governor, really could not live in Bombay on £2 a day. Charles referred this depressing document to a royal commission. The commission were of opinion that under the circumstances it would be improper to incur any great expense on Bombay, but they recommended that a reinforcement should be sent of sixty men, with a supply of clothes, ammunition and stores. The report made by the Governor next year (1667) was more cheerful. Sir Gervase Lucas admitted the importance and value of the island, but pointed out that it was exposed to the jealousy of the

Mughal power ; he also bemoaned the suspicious practices of his predecessor, the secretary Cooke, which had rendered it almost impossible to tell what inhabitants were legally possessed of sufficient titles to their estates ; at the same time the Governor admitted that when these titles had been investigated and the island was properly cultivated, it would be very productive.

The King was at this time treating with the Dutch ; and on the 31st July, 1667, he concluded a treaty with them in which the claims of the East India Company received scant consideration ; and either as a sop to the Company, or to get rid of a troublesome possession, he determined to transfer the island of Bombay to the East India Company. Sir Gervase Lucas had died, garrisoning the island would be expensive, retaining it would probably involve complications with the Portuguese, the Marathas, and the Great Mughal ; so Charles offered Bombay to the Company, telling them that he gave them the first chance, "albeit there were some, both foreigners and others, desirous to have it."

And on the 27th March, 1668, he issued Letters Patent granting the port and island of Bombay to the East India Company in perpetuity :

with all the rights, profits and territories thereof, in as full manner as the King himself possessed them, by virtue of the treaty with the King of Portugal, by which the island was ceded to his Majesty, to be held by the company of the King in free and common socage, as of the manor of East Greenwich, on payment of the annual rent of £10 in gold on the 30th September in each year.

It took, however, some time for events occurring in England to be notified to Bombay. Sir Gervase Lucas, the King's Governor at Bombay, had before his death quarrelled with Sir George Oxenden, the Company's Governor at Surat ; and their quarrel was symbolical of what might be expected in the future with a divided authority ; they made up their quarrel and Sir Gervase died in harness on the 21st May, 1667. On his death a dispute ensued between the Governor's Deputy, Captain Henry Gary, and the Governor's predecessor, Humphrey Cooke ; both claimed succession to the post. Cooke was supposed to be tainted with corruption ; he had gone to Goa, and had taken sides with the Jesuits against Sir Gervase Lucas in a dispute as to a considerable quantity of land which was claimed by the Jesuits' College at Bundera.

When Lucas died, Cooke came back to Salsette, and endeavoured with the aid of the Jesuits to assemble a force to seize Bombay. Captain Gary and his council thereupon proclaimed Cooke to be a rebel and a traitor ; neither from Gary nor from Oxenden could Cooke obtain countenance or protection. Captain

Gary was determined to maintain his right to administer the island until the King's pleasure should be known, and he busied himself in preparing and submitting to his Majesty a statement of the revenues of the island as improved by Sir Gervase Lucas and himself. This statement shows that the rents for Mazagaon, Mahim, Parel, Vadel, Sion, Veroly, and Bombay, together with the rents of the tobacco farm and taverns, and the account of customs and of cocoa-nuts, amounted to 75,000 xeraphims, "which at thirteen xeraphims for 22s. 6d. sterling, amounts to £6490 17s. 9d."

The worthy captain had, however, sent in his administration report to the wrong superior officer, for Bombay had meantime ceased to be a royal town and had passed under the ægis of the Company. Captain Gary received a letter addressed to Sir Gervase Lucas, in which the Court of Directors enclosed a copy of the King's grant, and empowering him to deliver the Island to Oxenden and the Council of Surat. The Directors appointed Sir George Oxenden to be their Governor and Commander-in-Chief at Bombay; he was empowered to nominate a deputy-governor from his Council, and was to reside on the Island with such assistants as might be required. The Court was determined that Bombay should be an English colony, and framed the following regulation with that view:—

The fort or castle was to be enlarged and strengthened; a town was to be built on a regular plan and to be so situated as to be under the protection of the fort; inhabitants, chiefly English, were to be encouraged to settle, and were to be exempt for five years from the payment of customs; certain articles were to be permanently exempt from the payment of duty; the revenues were to be improved without the imposition of any discouraging taxes; the Protestant religion was to be favoured, but no unnecessary restraints were to be imposed on inhabitants professing a different faith; manufactures of all sorts of cotton and silks were to be encouraged and looms provided for the settlers; a harbour with docks was to be constructed; a proportion of soldiers with their wives and families were annually to be sent from England; and an armed vessel of about 180 tons was to be stationed at Bombay for the protection of the island and its trade.

With this flourish of trumpets did the Company take possession of the city which was, in future ages to become the brightest jewel in the diadem of the Emperor of India.

EUSTACE J. KITTS.

THE SMITHS

I.

ON the vast expanse of veld, the sun beat down in his mid-summer strength. The hot air rose and fell like waves of molten glass about the mountains and the scattered kopjes, and shimmered low over the close growth of stunted bush that cloaked the surface of the soil. Meerkats and ground squirrels darted about among it, here and there, or flitted across the sandy wheel-tracks that scored the face of the veld in places, and were, by reason of the purpose they served, called roads. But it was long since the ox or donkey waggon of the peaceful farmer had wound its slow way along these tracks, or the prancing horse of the young Boer in search of a wife had galloped merrily over the thick grey sand. For nearly a year and a half, war had devastated the land, and the peace that brooded over this great stretch of country was that of nature, not of man.

Far away, along one of the sandy tracks that wound its way over a rise in the veld, a small cloud of dust was rising. It hung, faint and brown, against the blue of the sky for a short space, and then sunk lazily back to whence it had come. But out of its haze something dark and solid presently appeared, and a sound stole on the air—the dull thud of a horse's feet. The rider—for it was a single horseman who thus hove in sight—sat heavily down in his saddle, and his steed, a big gaunt grey, went forward with the steady, unflagging jog-trot of the seasoned colonial horse. The man was big and gaunt like the animal he rode, and the fresh unsoiled appearance of his khaki uniform betrayed a very short acquaintance with the country he was riding through. His tanned and wrinkled face was clean-shaven, and his grey hair showed long and unkempt, beneath his flat field-service cap. There were two stars on his shoulder-straps, but a tiny metal cross attached to his third button-hole, proclaimed his rank more truly. This solitary rider was a Church of England chaplain in the British Army.

He seemed, like his horse, quite impervious to the heat. His

gaze turned alertly to this side and that as he rode, with the trailing dust-cloud in his wake, and the vast silent monotony before; here following the flight of a yellow-legged hawk overhead, and there the fleet skimming of a squirrel through the bush. Now and again, the bleached skeleton of an ox appeared, half buried in the sand, and less frequently, dead horses and mules that were not yet skeletons, made him quicken his horse's pace to a momentary canter. The road presently dipped down into a hollow, rose out of it, ribboned round the base of a kopje, and at length brought him full on a spectacle that made him rein in his horse and sit motionless, gazing.

Below him, out of broad brown flatness, rose what was left of a burnt-out farmhouse. The roof was gone, but the walls still stood, though here and there great pieces of masonry had fallen away, and in them gaped ragged holes that had once been doors and windows. Empty kraals, with broken fences, surrounded the ruin, and farther away, over the top of a long stone wall, the green of fruit trees appeared. Behind it all there was a long, irregular chain of kopjes, their crests and slopes thickly studded with blue and purple ironstone. Nowhere in this scene of desolation was there any thing of life, no sound of bird or beast broke the heavy stillness that brooded over it. It was as though Nature slept, or lay in a trance about those blackened walls.

The man looked long, and then suddenly broke into speech.

"Schiller," he exclaimed, "I see with you, I feel your inspiration. Most truly does 'Horror live in desolate window holes.' Most truly does it live where 'The clouds of Heaven see high within.'"

The sound of a human voice echoed strangely through the silence. The speaker felt it, and the flash of deep feeling that the sight had evoked left his features. They settled once more into their habitual expression of stern sadness, and he turned his horse's head, and urged the animal forward again. The road wound on round the kopje into the shadow of the other side, and the ruin was lost to sight. But the rider rode now, with eyes that looked straight before him, and turned neither to the right nor to the left; even as a man fixes his eyes who is deep in thought.

The track clove the bush of the veld again, streaked whitely between two tall kopjes, and came suddenly on a wide river that was rolling sluggishly along between its sloping banks. Wheel-track pointed to the shallows, where, in times past, there had been a drift, and horse and rider plunged in and came safely to the other side. The road led them among more kopjes, through a great rocky donga, and finally out on to the open veld once more, becoming, on this side of the river, more worthy of its

name. It hardened, and but little dust rose under the horse's feet; the wheel-tracks were newer. A cool breeze had sprung up, and blew in the rider's face, for the day was fast drawing to a close; already the sun had disappeared behind the western mountains, and the gorgeous heralds of his departure glowed crimson and pink and gold, and the softest palest green in the evening sky. But the man's reflective eyes were not looking at the sunset. He was still blinded by his meditations.

It was getting dark. Ahead of him, lights began to twinkle out on the veld. The notes of a bugle sounded faintly in the distance, and he awoke from his thoughts and sighed; the horse of its own accord quickened its pace. The tents of a camp became visible with a streak of railway line passing through the midst of them, and grey station buildings and great water-tanks rising darkly here and there. The chaplain entered the camp at a brisk trot. Groups of soldiers lying about enjoying the cool of the evening after the broiling day remarked to each other as he passed that the new padre had come in from his first ride, and wondered what he thought of things. But no one stopped him to ask, and he rode straight up to his own tent and dismounted. A soldier came and took the tired horse away, and he entered the tent and washed his hands in the canvas basin, in which the water was still warm from the heat of the day. The bugle rang out again, and he quitted the tent and went towards a small corrugated iron building on the outskirts of the camp. It was the mess-hut of the officers, and a bright light streamed from the open door; sounds of men's voices came intermittently from within. The chaplain entered as the others—there were seven of them—were taking their places at the table, and after responding to a brief greeting from one or two, he sat down at the end of one of the wooden forms that flanked it. Soup was brought in from the little kitchen outside. The colonel, at the head of the table, asked him which way he had ridden.

Over the river, he told them, into the Orange Colony. It had been a very long ride.

"Uninteresting too," said the colonel. "Very poor country, this. Flat, monotonous, nothing to see." He, like the chaplain, was a new-comer.

"Coming back," went on the latter slowly, "I passed a farmhouse that had been burned down. It was, I think, the saddest spectacle I ever looked on—a very abomination of desolation. The sight of it turned me sick at heart—sick at heart to think that such had been the work of my own countrymen. It made me ashamed, for the first time in my life, of English deeds."

His voice was low and deep, and he spoke with intense feeling, as if the words were drawn from him by force. The

adjutant, a big fair man, with blue eyes that looked very straight at whomsoever he addressed, regarded him for a moment after he had spoken, and then said :

"Where was this farm? Was it about half a mile from the river where you cross the drift, and standing near some kopjes, —a place with a lot of kraals about it, and a garden with a stone wall?"

"That was the place," said the chaplain.

II.

"Ah! I can tell you something about it then, if you'd care to hear," the adjutant rejoined, "for, as it happens, I assisted at its destruction myself a few months ago.

I don't know whether any of you ever met young Blake Smith," he went on, addressing the others generally. "He came out on the *Canada* with me, about a year ago, as a civil surgeon, and was eventually sent to this place. He was a fine young fellow in every way, and a keen sportsman—good in his own line too, and popular with the men. This part of the country was reported clear of Boers just then, and the tenants of that particular farm had taken the oath of neutrality, and were said to be friendly to the British. Well, one day, some time after Blake's arrival, he and I and eight men went out in that direction to have a look round generally, and, not wishing to alarm the folk at the farm, we left the men on the river bank, after we had crossed, and went on alone. I had no wish to go to the house, nor had Blake, but he was very thirsty, and said he would ride on and ask for a drink there, while I waited for him. We could see the place plainly from where we were standing, and Blake laughed as he drew my attention to the large white flag that was flying on the roof. He went on then leaving me where I was, and from my position on the shoulder of the kopje, I saw what followed remarkably well. Blake rode straight up to the front of the house—the doors were shut, and there was not a soul about—and pulling up, was preparing to dismount, when, without a shadow of warning, there came a puff of smoke from one of the windows, a sharp crack, and he pitched forward on his horse's neck, and rolled off on to the ground. And just at that moment—it was a peculiar sight—a gust of wind blew the white flag on the roof out, fair and straight above him." The adjutant paused.

"What happened then?" asked the colonel.

"I got the men up," was the reply, "we surrounded the house, closed in and rushed it; inside we found three men, armed, a couple of women, and some youngsters. We brought the lot

into camp, afterwards sending the men to the base, and the women and children to the nearest concentration camp. The farm we burned to the ground."

"And Blake Smith?" asked another.

"Was dead when we picked him up!" was the brief reply.

They looked at the chaplain. His head was bent, the food on his plate untouched. The look on his face astonished them all. As though suddenly becoming conscious of their regard, he lifted his head, and looked before him for a moment, with eyes that betrayed strong suffering. Then he rose, steadying himself with a shaking hand.

"Sir," he said to the colonel, "I must beg you to excuse me. I—I—in short, Blake Smith was my son. I have learned to-night, for the first time, of the manner of his death. God forgive me for my hasty judgment."

He went out. When the sound of his departing footsteps had died away, the adjutant was the first to break the silence that had fallen.

"Poor chap, I'm sorry," he said; "if I had known—but I had quite forgotten that his name was Smith."

CONSTANCE PROWSE.

THE STORY OF CANADA'S POSTS

III.*

DANIEL SUTHERLAND, 1816-1827.

DANIEL SUTHERLAND had been Postmaster of Montreal for nearly ten years when appointed to succeed George Heriot as Deputy Postmaster-General. His commission in no way differed from that of his predecessors, the postal affairs of Canada, Nova Scotia, New Brunswick and their dependencies, being all enumerated as under his direct control. On two occasions he had acted for Heriot, and was regarded by his superiors as a most capable and energetic officer. He had not been long, however, at his new post before he became aware of difficulties, equally as menacing as those which had driven his predecessor from official life. His troubles arose in the Upper Province; boldly he grappled with the situation, rearranging the posts as far as was safe without incurring loss of revenue, and within a few months had established many new offices and lines of post. Post offices were opened at Coteau du Lac, Lancaster, and Matilda; and between Kingston and York, at Thurlow. On Lake Erie an office was started at Long Point, and an entirely new line of post was extended to Perth, then quite a new settlement, about forty-two miles from the main road at Brockville, the settlers, numbering some 1400, being chiefly half-pay officers and discharged soldiers. This post, which was fortnightly, was managed at an annual expense of £40, including an office at Perth.

The new arrangements were so successful that further improvements followed, the communication between Quebec, York and Kingston being made twice weekly, and that with Perth extended to Richmond and made weekly instead of fortnightly. Three new offices were created between Dundas and Amherstberg, namely, Talbot, Burford, and Delawar, all in districts lately a wilderness, but now rising in importance.

It soon became evident that the settlers required something

* No i. appeared in September, 1902; No. ii. in December, 1903.

more than postal improvements, and in 1819, an agitation arose in the Upper Province for transferring the administration of the Post Office to the Provincial Legislature. I have no intention of tracing the history of the disputes prevailing in the Canadian Provinces for so many years, but I ought, perhaps, to point out that their origin in nearly every case was due to the same causes—the desire of the Provincial Legislatures to acquire additional powers, and of the Executive to withhold them, or only to concede such power as it would have been unsafe to deny. The grievances mainly related to the method of conducting the business of provincial post offices, and the absence of local control over the revenues. And as these grievances are inseparable from my story, I propose to trace in detail, their effect upon postal matters in Canada.

I have already * referred to the difficulty of accurately gauging the distances on roads to the many new settlements continually opening up, but as these roads came to be used more frequently, their exact distance became better known to the settlers, with the result that, in many instances, it was found that the postage rate charged was considerably more than could be legally demanded. The matter was accordingly brought before the House of Assembly in Upper Canada, and a Committee of Legislators appointed to enquire into the abuses. Mr. Allen, the Postmaster of York, was called to the Bar of the House, and examined respecting the postage rates charged throughout Upper Canada, and it was mainly upon his evidence that the Committee arrived at the conclusion "That gross overcharges were being made which ought to be redressed." Upon the report of the Committee, the House passed a resolution condemning the administration of the Post Office in that province, and presented it on the 2nd March, 1820, to the Lieutenant-Governor, who forwarded it in due course to the Colonial Minister. Nothing, however, was done to redress the grievance, and things continued much the same as before.

Two years later the House of Assembly passed a second resolution on the same subject, and in forwarding it to Downing Street the Lieutenant-Governor drew attention to the fact that the "Post Office arrangements had undergone much discussion and excited a good deal of feeling during the three last sessions of the provincial legislature." In reply the Colonial Secretary proposed a separate Deputy Postmaster General for Upper Canada, a not altogether happy suggestion, seeing that just then urgent efforts were being made by the best friends of the colonists to consolidate the two provinces under one Government. As might be expected, the suggestion was declined as not meeting the requirements of the Colonists, whose object was to obtain the

* See December No., 1903, p. 517.

management of the internal post themselves and to appropriate the net revenue produced from the posts for the purposes of the province.

Mr. Fothergill, who had held the postmastership of Port Hope before becoming a newspaper proprietor and member for Durham in the Provincial Assembly, took a prominent part in what was known locally as the post office question. And on a motion for enquiry into the condition of the province he strongly urged upon the House that the "levying of money by the post office department was a direct infringement of the constitution as laid down in Act 31, Geo. III. cap. 31, which provides that 'no tax shall be levied on the people of this country except such as shall be appropriated for the public use and accounted for by the Legislature.'" He also complained of the tax imposed by the Post Office on newspapers, which he said was nominally a postage rate, but in reality a perquisite of the Deputy Postmaster-General's. This tax was paid by the newspaper proprietors at the end of each quarter according to the number of papers sent to their subscribers through the post, the charge being 4s. per annum for a weekly paper, or 5s. for one published twice a week, that is, 4s. for delivering 52 papers and 5s. for 104. Newspapers sent through the post without the annual fee being paid were liable to be charged at full letter rate.

In the course of the debate on the motion great difference of opinion prevailed as to whether the levying of the Post Office rate was constitutional, even the Attorney General admitting that he did not know. Some speakers referred to Act 18, Geo. III. cap. 12, which declares that Great Britain will not impose any duty, tax, or assessment, except where necessary for the regulation of commerce and that all monies raised for this purpose shall be applied to and for the use of the Colony. Others were of opinion that sect. 46 of Act 31, Geo. III. Cap. 31, controlled their rights. Neither of these Acts especially repealed Act 5, Geo. III. Cap. 25, by which the internal rates of postage were settled for the British Dominions in North America, and after a two days' debate the following resolutions were carried :—

(1.) "That the Post Office department raises in this Province a considerable sum of money, contrary to the spirit of the 46th and 47th clauses in the statute of the 31st of the late king, which, it is desirable, should be under the control and direction of the Provincial Legislature."

(2.) "That a well-regulated Post Office, responsible to the constituted authorities in this province, and extended in the number of establishments, would equally tend to correct and prevent abuses in the Department, to facilitate the commercial intercourse and to promote the diffusion of knowledge."

(3.) "That the Post Office must in time become an important branch of the Provincial revenue."

Before passing on the resolutions the Lieutenant-Governor consulted with Sutherland, who agreed "That the rapid increase of late years in the population of Upper Canada, its spread over so many hundreds of miles in length and breadth, and the consequent demand for new post offices, made it necessary that something should be done to improve the management." Apparently he had not been made aware of the previous suggestion to appoint a separate deputy postmaster general for Upper Canada, for he proposed the creation of an assistant deputy postmaster general to undertake the general management of the post-office department in Upper Canada, the officer, if appointed, to be subordinate to himself. In course of time the resolutions and proposal came before the Secretary of State for the Colonies, but owing to his being engaged at the time in considering a scheme whereby the two Canadas might be united, the matter was again postponed and nothing more was heard of the "post-office question" during the remainder of Sutherland's term of office.

In the Lower Province Sutherland had appointed James Williams to succeed him as Postmaster of Montreal, and the new official soon settled down to good and useful work. At that time one letter-carrier had to deliver all the letters in the city, the estimated population of which was 26,000, and the postmaster received a salary of £300 a year, out of which he had to pay for any assistance he might require, as well as for office rent, stationery, and other small necessities. Some idea of the work involved may be gathered from the fact that seventy-five mails were received and despatched weekly.

Montreal was the only office in Lower Canada paid by salary, all other Postmasters receiving a commission of twenty per cent. on the postage collected. Sutherland appears to have had the same difficulty as his predecessor in finding men qualified to perform the duties of postmaster. Most of them he admitted were incapable, but he could do little in the way of reform owing to the amount of the remuneration being so small. In spite of these drawbacks, however, during his term of office he established forty-three new post offices, although some had to be closed in consequence of the postmaster refusing to carry on the business, and no one being found willing to take their places on the terms offered. Another of Sutherland's difficulties was in arranging mail contracts. He was not permitted, however inconvenient, to enter into any contract for the conveyance of mails without first consulting the Postmaster-General in London, which in most instances meant a delay of four months, and often in the interim the contractors changed their minds, with the result that several posts were for a time stopped altogether.

In such trying circumstances it is scarcely surprising that dissatisfaction was rife and complaints general. In many cases Sutherland's expressions show that his personal feelings were with the colonists, and on one occasion when dealing with certain resolutions, concerning the want of postal facilities, passed by the citizens of Montreal, the Postmaster-General in London considered that Sutherland's proposals were so entirely on the side of the citizens that the question arose of placing the office of Deputy Postmaster-General in other hands. At the same time it was candidly admitted that he had advantageously extended the lines of post to the benefit of the inhabitants and the revenue. That Sutherland was popular with the colonists there is little doubt, and it was the fear that his removal from the office might embarrass the Government at home by bringing to a head the question of the management of the internal posts throughout the British North American provinces, that, upon this instance, prevented his dismissal.

The growing population and trade of the Canadas as well as the improved commercial relations between the United States and the British provinces from 1820-27 caused several new and regular lines of communication to be opened at different points of the frontier, the more important being by Buffalo or Lake Erie, by Lewiston and Youngstown on Lake Ontario, Sackets Harbour at the other end of Lake Ontario, by Ogdensburgh on the St. Lawrence, and by steamboats on Lake Champlain to St. Johns. In fact, the transmission of correspondence through American territory was now deemed so secure that in August, 1823, Lord Dalhousie suggested that during the four winter months, when there was considerable delay, the mails to and from England should be sent *via* New York instead of *via* Halifax. But although on payment of a transit rate to the American Government the mails could be securely transmitted in sealed bags without molestation, objection was raised to the cost, and for a time the proposal was dropped.

Another line of communication was maintained by steamboats belonging to the American Government, across the Passamaquoddy Bay between Robinstown in the United States and St. Andrews in New Brunswick, the service being performed twice weekly.

John Howe* was allowed to resign his position on the 26th March, 1818, and, in return for his long and faithful service, the office of postmaster and agent for the packet-boats was bestowed upon his son John Howe, Junior. This appointment differed from all others under the authority of the Deputy Postmaster-General of Canada, inasmuch as it was made direct by

* See December No., p. 522.

the Postmaster-General of England, and a separate commission was issued for the packet agency which carried a salary of £250 a year. At this period the distance covered by the post in Nova Scotia was about 2,088 miles, but only 399 miles were recognised as official post road. Several new routes were opened between 1816 and 1820. The post was extended to Parsborough, which was served by a packet boat from Windsor across the Bason of Mines on the west to Lewenberg, and on the east to Arichat and Sydney, new post offices being opened at all the places mentioned. In 1820 the amount voted by the legislature for the upkeep of the posts amounted to £800 for the year.

Early in the year 1818, consequent on the improved condition of the roads, the overland route to St. John and Halifax *via* Fort Cumberland was again reverted to, the journey between Quebec and Halifax now taking from twelve to sixteen days. Later in the same year the Assembly voted an annual grant of £125 to establish a "way" * post to Miramichi in New Brunswick, the sum being paid to a Mr. Russel, who acted as courier. He received, at Fredericton Post Office, the letters for his route, paying to the Postmaster whatever postage might be due upon them. He then proceeded on his journey to Miramichi. Leaving Fredericton, he crossed the river St. John, landing on the right bank of the river Nashwak, which he followed until he came in touch with the Taxes River and the south-west branch of the Miramichi, along the right bank of which he continued to his destination, delivering letters *en route*.

In some cases the traders paid him an annual subscription of not less than £5 for his trouble, and when this was not done he charged such sums as pleased him. In short he was postman and Postmaster for the whole district.

The arrangement was far from satisfactory to the settlers, who at last requested that the post should become a regular one and be managed by the Post Office, and in 1820 the proposal was agreed to, and it was arranged to have an office at Newcastle, provided the Assembly agreed to continue the annual grant of £125 towards the maintenance of the courier. To this condition the House objected and matters remained as they were for another three years, when the Assembly authorised a further grant for a courier between Dorchester and Richibucto. The inhabitants of the Miramichi district took advantage of the new arrangement, and decided to pay a courier to travel between Newcastle and Richibucto, post offices being now established at both these settlements.

In Nova Scotia and New Brunswick the roads were much better than in either of the Canadian provinces, owing to the military

* See December No., p. 518.

garrisons making and keeping the highways between their settlements. In 1824, at the instigation of Lord Dalhousie and Sir James Kempt, the legislature of New Brunswick began laying out a new road from the Bend of Pettitcodiac to Miramichi. The particular reason for making this road was that the courier on the route to Quebec, after passing the Great Falls, crossed the boundary line into United States territory, which he traversed until reaching the Grand Portage, where he re-crossed into Lower Canada. The new road, estimated to be fifty-three miles in length, had to be carried through an immense forest. Another road, forty-five miles long, was constructed from Miramichi to the Bay of Chaleur where the river Nipisighit was crossed. From this point it was intended to carry a third road across country to the river Ristigouche, where a junction was to be formed with a new road about seventy-five miles in length, then being formed by the authorities of the Lower Canadian Province.

Early in 1827 the Deputy Postmaster-General approached Howe with a view of transferring to him the superintendence of the New Brunswick posts, but whilst the matter was under negotiation Sutherland's health broke down so completely that he hurriedly sailed for England, leaving his assistant (Stayner) in charge. Not getting better, he decided to resign, and upon his recommendation Stayner was appointed to succeed him.

During Sutherland's period of office the net revenue of the Canadian posts transmitted to England averaged nearly £6000 a year, and at the time of his retirement there were thirty-nine postmasters in Lower Canada, exclusive of the office at Quebec, which was managed by F. Belanger. Upper Canada had fifty-eight postmasters, Nova Scotia fifteen, and New Brunswick seven.

J. G. HENDY

*(Curator of the Record Room,
G.P.O., London).*

SUSAN PENNICUICK

A STORY OF COUNTRY LIFE IN VICTORIA

CHAPTER XXI.

SAVED !

WHAT was that? Surely it was a man's voice shouting, and surely that was the galloping of a horse heard above the crackling of the flames and the roar of the tempest.

Beatrice Buckley started to her feet.

"We're saved! We're saved! They're coming to help us!" she cried wildly, as, bursting through the ring of flame at the eastern side of the plain came two men, urging forward their frightened horses with whip and spur. They saw the women and children at once in spite of the dense smoke, and made straight for them. A moment more they were beside them; and Sue too cried aloud, for the man who sprang from his horse and took her and his child in his arms was Roger himself.

"Is it you? Is it you?" she sobbed. "Or am I dead or dreaming?"

"Lovely, Lovely, I have come in time."

Even in that supreme moment Sue saw that her enemy was in the other man's arms, and that he was kissing her quite as madly as Roger had kissed her. She was his "little lady" then. Poor John Hadry!

But apparently Roger had not noticed.

"Come on, Hadry," he said, "we haven't a moment to lose."

It was all done so quickly. The women held the horses, and the two men proceeded to set a light to the grass south of where they stood. Systematically they did it as the women might easily have done if they had not been so frightened and worn out, and soon all the southern end of the plain was one mass of flame, driven before the high north wind, while the smoke was more stifling than ever.

Help had not come a moment too soon, for the northern end was now alight and the fire swept down on them rapidly. Then

they retreated on to the patch they themselves had burned, which, though hot and black and smoking, had by then burnt itself out. The grass fire swept on till it met the burnt patch, and then died out for want of fuel to feed it, and the rescued party found they had the little blackened plain for a refuge and were saved.

The hot black ground burnt their feet, the smoke nearly stifled them, but this little patch was an ark of refuge, and they were safe if the forest burned, as it promised to do, all night. The fierce wind blew sheets of burning bark, branches and leaves on to them, and it was only with care they kept the children's light clothes from catching. The men huddled them all together as far from the fire as possible, and Marsden folded the blanket Sue had wrapped round her child over both of them, and murmured tender endearing words.

"Roger, Roger," she whispered; and he had much ado to catch the whisper above the howling of the blast and the roar of the fire that swept round them, "do you see who that is?"

"That, sweetheart, that's John Hadry; surely you know Hadry. He must be mighty fond of that 'little lady' of his. He was as keen to get through as I was, though not one of the others would dare. They said it was useless," he said with a sigh that was almost a sob.

"Of course I know John Hadry," said Sue. "I didn't mean him. I meant the woman. Don't you see she is——"

But Roger did not catch her meaning. His horse was terrified at the flames, and he had a desperate struggle to keep it quiet. Hadry's horse had escaped and was racing round and round the ring of fire like a thing demented, and Roger, once he had quieted his own, gave his mind to quieting the children and making them huddle up to the women and hide their faces in their skirts. A deadly weariness was creeping over Sue. It was all she could do to hold her child in her aching arms, and she could only feel thankful that Roger was there. What did it matter after all if this woman, who called herself his wife, was there? what did it matter if she did openly cling to and embrace another man? She had done her very worst; and, after all, in the face of death it had not been so bad. She was thankful she had come to Roger; now that she had faced death with his child in her arms she knew that she was thankful she had let nothing stand between them. Roger did not understand that feeling. He took everything as a matter of course. Even now, as he stretched down one hand to her, she felt he regarded her as his wife; he had forgotten there was any barrier between them. His eyebrows and his eyelashes were gone, his face was burnt and blackened by the nearness of the flames, and he had to stoop over her to make her hear.

"You aren't hurt, Lovely?"

She shook her head.

"Sure?"

"Quite sure. Are we safe now?"

"Quite safe."

"But—but—you were only just in time."

"Oh, my God," he muttered, "only just in time. I thought you might get down to Mitchell's, and Hadry reckoned you might get from Mitchell's here. It was your only chance. My God! there hasn't been such a fire, they tell me, since the big fires of '86. I was afraid—I was afraid——"

"Roger, I'm so thankful—so thankful I came to you," whispered Sue. There came to her a sudden remembrance of the March day down among the sand gullies when he had told her he had betrayed her and married the woman who was clinging to John Hadry.

"Lovely, you didn't know you were coming to me, did you? It was the merest chance I got to you. I ought to have been shot for leaving you."

"I didn't mean that," she said, laying her face against his hand. "I meant, I'm glad I came to the forest to you. Aunt thinks I'm an outcast, you know; and mother and father—I wonder what they think?"

"Never mind," he said a little uneasily. "What are you thinking of that for now? We settled all that so long ago. I am only thankful to find you and my baby all right." It called up all her tenderness when he insisted on his fatherhood.

"Oh, don't you see, Roger," she said, rising to her feet and putting her lips to his ear, "don't you see who that woman is?"

"What woman? Mrs. Mitchell? Oh, the other. That's her lodger, I suppose. Staid old John Hadry seems mighty gone. He was as keen as I was to get through, and that was pretty keen, I can tell you. Not another man at Crafers dared face it. Fancy old John Hadry!" and Marsden laughed. He could afford to laugh now he found those he cared for were safe.

"But, Roger, but, Roger,—don't you see who she is?"

"Who, Lovely?"

"That woman?"

Marsden looked again.

"I should say she was the dirtiest sweep I'd ever come across, only that we ain't any of us much to boast of—even you, little Lovely."

"Oh, Roger, Roger," said Sue impatiently, "are you blind? Can't you see? Can't you see? She's the woman you—you—she's Beatrice Buckley!"

"Impossible!" The old way—the old way that possibly made his charm for Sue. Roger would never see anything disagreeable if he could help it. "Impossible! But—you are right, Sue. Has she fooled John Hadry now?"

"It can't make any difference to us what she does," said Sue with sudden weariness. "She has done us all the harm she could. For a whim," she added bitterly, and for the second she forgot she had been face to face with death, forgot her gladness at the presence of the man she loved.

"I won't have poor John Hadry's life ruined," said Marsden savagely. "She's done enough harm."

Involuntarily he stepped forward and Sue caught his hand again.

"If you say anything," she said, "you give me away," and he dropped back again with an oath, but the other man had evidently guessed they were talking about him, and he pushed his companion gently down on the ground again, but not in the least as if he were ashamed of his tender embrace.

"I think it's going to rain," he said.

Marsden stamped out a piece of burning bark that had fallen close beside him.

"I'm sure I wish it would," he said. "We're nearly roasted alive here."

"Oh, the worst's over now," said Hadry. "Your wife isn't hurt, is she? No, that's all right. It's hot to be sure, but the brushwood's burning itself out, and once the rain comes we'll be all right. We must just be patient and, indeed, it's a miracle we're alive to tell the tale. Be good now, children, be good. It isn't any good to cry. You'll come down to my place and get your tea as soon as the rain comes."

They were wonderfully good and patient, those little bush children, as they sat there on the ground leaning one against the other extinguishing the sparks which fell on them, and which, as the time went on grew fewer and fewer. Sue's little girl raised a pitiful wail every now and then that went to her mother's heart, and Mrs. Mitchell, hugging her baby close, was silently wiping the tears away. Poor thing; her husband was away, she had seven children and had lost everything she possessed in the world.

"Don't cry, ma'am," said Hadry with rough kindness, "it might have been worse. See, the kids are all right, and the fire'll clear the land for you finely. We'll start off for my place as soon as we can; it's not above three miles off, and you shall be properly looked after."

"But you are sure it's all right," asked Sue. "Look at the fire. What could stop it?"

"Forty acres of potatoes, madam," he said, "and the house right in the centre. Oh, we're all right. To be sure the fences have all gone, and that means a pot of money, but, Lord! I'm in luck compared to the rest," and his hand sought that of the woman beside him.

"Is everyone burnt out?"

"A pretty fair number. They've been running in ever since seven this morning, mostly women and children, for the men are all away harvesting. I'm not above a mile from the township, you know, and it's pretty well clear there, but there's not a house standing in the forest for miles round. I soon saw it wasn't a bit of good trying to stop the fire. It'll just burn on till it reaches the sea."

"It was brave of you to come for us," said Sue. "Brave, it was the bravest thing I ever heard of."

She would not look at the woman, but to the man she might safely pour out her gratitude.

"Well, indeed, Mrs. Marsden," he said shamefacedly, "I'm afraid it isn't much you have to thank me for. I hope I'd have come through for you women anyway, but after all, when all a man cares for is behind the fire, he doesn't deserve much credit for trying to break through, does he?" and he looked down fondly at the woman beside him.

There was no doubt what he meant. He evidently regarded this woman as his property, and Sue looked at Marsden with troubled wonder in her own eyes. If this woman belonged to John Hadry, how came it she stood between her and her good name?

Beatrice Buckley began to cry, because, as Sue said afterwards, it was the only thing to be done, and John Hadry openly stroked her hair.

"There, my pretty, there, my pretty, don't you fret. The storm is coming and I wish it would hurry up, but it's coming and you're quite safe, my pretty."

"It's coming, it's coming," said Marsden, "but it's weary waiting," and Sue felt more than ever impatient. What was the meaning of all this. It was folly to hope things might be right for her—and yet—and yet—— Something of her feeling perhaps Marsden guessed, and he clasped her hand firmly in his.

"I tried so hard to upset the marriage, Lovely," he muttered; "don't you know it, don't you know always, whatever happens, you are the only woman in the world for me."

And Sue could only lay her cheek against the strong hand that grasped hers and feel that she had much to be thankful for, whatever happened, and tell herself she would not pry into the future.

It was weary work waiting, only the knowledge that they were safe kept them up. The children, worn-out, slept, and even Sue's little girl cried herself into a fitful doze. The brush-wood and undergrowth burnt itself out, the wind was gradually subsiding, but still the tall trees were on fire and it was hopeless to think of getting through for some time. They could only wait, and Sue, watching Hadry's tenderness to that other woman, forgot her lost home in the great wonder as to what was the meaning of it all. Hadry was a decent honest farmer. Had he thrown convention to the winds in this supreme moment, or did he really think this woman was free to be his wife? And if she were—and if she were—Sue closed her eyes to keep back the smarting tears—what a grand thing life might yet be for her and her little daughter.

And so the afternoon stole slowly on—the hot, burning afternoon—the heavy smoke lightened a little and the furious wind gradually subsided. Still the great trees were on fire, and every now and then one would come crashing to the ground. Four o'clock—five o'clock—six o'clock—the clouds had been gathering steadily, and now there came a vivid flash of lightning and a deafening clap of thunder, another, and another, and then there followed a perfect deluge of tropical rain which absolutely hissed as it fell on the red-hot forest. The two men raised a shout, they might hope to get away now, and Sue tried to rise to her feet, but she was stiff and cramped, and Marsden put his arm round her.

"You are tired," he said, gently. "Never mind, we'll get away now. It's not above three miles to Hadry's. Hallo, Hadry, where's your horse? I saw him a moment ago."

"Made clean tracks, the brute, at the first flash. He's gone in the direction of home, though. You put up Billy and the little girl—oh, no, by Jove, that won't do. Sam with a bad foot can't walk; put him up with Billy, and we must hump the little ones amongst us somehow. Here, I'll take the little chap and lead the way. And, I say, look out for the falling branches and trees, it's no joke, I can tell you."

The storm still continued and the rain was pelting down when they started on their journey. All round them the trees were falling and branches were snapping off, but they felt they could wait no longer, they must risk something. Weary as they were their progress was necessarily slow, the children fretted a little, and Sue stumbled more than once.

"Tired, tired, Lovely," said Marsden's tender voice; "only a little way now and the worst is well behind us. Only a little further. See the lights of the township ahead."

They were plainly visible now, the glimmering lights that

seemed to stretch out friendly arms to welcome them. Was it the rain or the tears in her own eyes that made those lights so unsteady? Strangely, her thoughts went back to that winter's night, her first night at Larwidgee, when she had looked out on the lights through the pouring rain. It had been her first step in the unknown world. She had only just begun to realise the woe that was coming then. Now the worst was over, whatever happened she had passed the worst. Had it been so bad, had it? Had not Roger loved her well? Had he not done all that man might do to retrieve that one false step, and had she not had many happy days? Was not the little child nestling in her arms dearer than her life to her? After all, life might have given her harder things to bear.

Wrong? Oh, yes, very wrong, cruelly wrong, but would she have done differently? She listened to the patter of the ceaselessly falling rain, the sound of their footsteps, the monotonous hum of their voices, the gentle breathing of the sleeping child in her arms. Ah, no, it might be all wrong as the world counted wrong, but they were so dear to her, so dear to her, the little child and its father; these two were hers, for them the world was well lost, and she would not have things different; ah, no, she had done the best she could, she thought, as they emerged on the main road and the glimmering lights were close at hand.

Hadry put his hand to his mouth and gave a shrill coo-ey, which was answered by shouts and the sound of many hurrying feet. Men and women rushed out into the rain, questioning, pitying, congratulating; tired children were picked up in strong arms, and offers of shelter came from all sides.

"That's right, that's right," said Hadry, "Mrs. Marsden and Mrs. Buckley are coming to my place. Will you see about the others, Collins? Somewhere close if you can, they're too tired to go very far to-night."

"Mag," said Gretchen, "'ll be pretty glad to get out. He's been in my pocket all day. I wonder he ain't smothered."

The magpie gave an assenting croak so opportunely that it made Sue laugh, a laugh that ended in a sob, and Roger put his arm round her and lifted her on to Hadry's verandah.

"Here we are, safe at last, thank God!"

She was nearly dropping with fatigue, but still she noticed how tenderly John Hadry bore himself towards the other woman. Hospitable farmer as he was he made them all most welcome, but to the one woman he turned as if she honoured the place with her presence, it were dearer and better because she was there.

"It's only a small house," he said, half proudly and half

humbly, turning towards her, "but you'll make the best of it, won't you? I'll put you and Mrs. Marsden in the best bedroom, you won't mind sharing it, will you? The other rooms aren't furnished, a lonely man like me's had no need of them," and plainly for all to read was the thought in his mind that he was lonely no longer. "My housekeeper'll do all that she can for you, and Marsden won't mind camping in the sitting-room along with me."

CHAPTER XXII.

CONCLUSION.

IN the bedroom the two women faced each other by the light of a couple of candles, the woman who was Marsden's wife and the woman who should have been, and Beatrice Buckley laughed hysterically.

Their hats were fit only for the dust-heap, their boots were so much charred leather, their heavy cloaks, burnt into holes as they were, had protected in some measure their light cotton dresses, but everything they had on was black from contact with the blackened ground, and as for their faces, not even the pouring rain had cooled them after their long exposure to the heat.

"Ah," said the older woman, still sobbing with laughter, "do you know what a scarecrow you look?"

"How can you, how can you?" asked Sue angrily. With every desire in the world to be dignified, it is difficult when you are a scarecrow, shut up in a little room with another scarecrow, to make the best of things. The rain beating down on the iron roof overhead seemed impressing on her that she hated this woman, hated her for the grievous wrong she had done her. A knock at the door brought in Mrs. Yates, Hadry's housekeeper, with a steaming can of hot water, a large tub, a basin of bread and milk for the baby, and the information that there was a bag of clothes outside for them. Mrs. Scott, the banker's wife from over the way, had sent them just a couple of blouses and skirts and a few clean under-things.

"That," said Beatrice Buckley, "is a comfort," and Sue found herself saying the same thing. Tragedy and comedy go hand in hand, they say. Clearly she could but be grateful to Mrs. Scott for the clothes.

She washed her child and fed her in silence, and Mrs. Buckley brushed out her hair and watched her.

"I never had a child," she said a little wistfully; and Sue looked up at her quickly, and then she stooped and kissed the

little fair face that was so like its father's. There was no mistaking little Susy's father. After all, this woman was envying her; the blood rushed to her cheeks, and again she kissed the little warm soft face.

Susy put up her hand and patted her mother's cheek.

"Mam, Mam," she said with a little contented sound; and Sue could hardly have said whether she was angry with the woman opposite her or sorry for her. She had done her best to ruin her. If Mrs. Scott, the banker's wife, only knew she was not Roger's wife, would she have sent her those clothes; if John Hadry had known, would he have asked her to share a room with his dear little lady? She knew he would not, and her heart grew bitter within her. Why should she be shamed?

"And you married Roger Marsden after all?" went on the woman opposite, twisting up her hair; and Sue could not but notice, hot and angry as she was, the tremor and anxiety in her voice.

"You married him, you mean," said Sue scornfully; "married a man who hated you, for a whim. Took advantage of his weakness, and yet you cared no more for him than you do for this man you are fooling now."

"I am not fooling any man now," cried the other woman passionately; and she meant what she said, Sue felt. "Don't you understand; can't you see I am not fooling John Hadry?"

"No," said Sue bitterly, "I'll take good care you don't."

"But you will not tell him; for pity's sake you will not tell him. What will he think of you?"

"He will pity me, I should think," said Sue wearily, laying the sleepy child on the bed; "I should think he would pity me when he hears my story, but even if he doesn't that is no reason why I should let him come to grief. He has always been kind to me. He is a good man, is John Hadry."

"And my life is desolate, and you grudge me a little happiness?"

"I don't see what difference it is going to make to you. He won't think you a saint, that's all."

"I love John Hadry to think well of me. I shall die if he doesn't;" and she stretched out her hands across the table and dropped her head upon them.

The child was asleep now; the rain was coming down as steadily as ever, and Sue, arraying herself in one of Mrs. Scott's blouses—Mrs. Scott was a woman twice her size—moved softly about gathering up their dirty clothes and tidying the room.

"I—I am a most unhappy woman," came from the table with a long-drawn sob. "John Hadry loves me. If you tell him—if you tell him——"

"How is it he doesn't know?" asked Sue a little curiously. "He seems to have known you pretty nearly all your life."

"He has lived in the forest here a good many years, and it didn't get into the papers at all; neither Roger nor I were keen on letting the world know what fools we had made of ourselves, and—and I always kept my old name to John Hadry. I love him; I cannot live without him."

"Less than two years ago you couldn't live without Roger Marsden," said Sue in a voice like ice. "You seem to have survived."

"Roger Marsden behaved cruelly to me—shamefully. He married me one night and left me next morning. Was ever woman so shamefully treated. If John Hadry only knew that——"

"He shall know," said Sue. "I am going to tell him—now."

Beatrice Buckley sprang to her feet and put her hand over Sue's mouth.

"No, no, for pity's sake! For God's sake!"

Sue moved away coldly.

"What is the good of being tragic about it? don't wake baby. Of course I shall tell him. Why, Roger is keeping you now. The law makes him," she said bitterly.

"If I am Roger's wife, what are you? Are you going to shame yourself in this place where they all think so highly of you? John Hadry knew my first husband, he thinks he knows all about me. James Buckley was such a brute; he knew that, and he pitied me, he knows everything except that one thing. Let it drop; let it be as if it had never been. For pity's sake let it be as if it had never been."

"Do you think I wouldn't—gladly," said Sue. "It was your doing, not mine or Roger's, and whatever happens, I am not going to let John Hadry be fooled. He has always been my friend; he has always been so good to me. If I had only guessed you were the dear little lady he was always talking about, I would have told him long ago."

Beatrice Buckley flung herself down on her knees before Sue.

"Give me this one chance, give me this one chance. If you knew how miserable my life has been, how I have craved for kindness and tenderness. Do you think I have never wanted a child in my arms? For your own child's sake give me this chance? The child will be better off, for if I marry John Hadry I shall not take Roger Marsden's money."

"You can't marry John Hadry."

"But I can be happy; I tell you; I can be happy. You have done without and been happy; only give me the same chance as you have had."

Sue laughed bitterly. It seemed so strange, this woman should be begging a boon of her.

"Roger and I started fair. I knew exactly what I was doing when I came to him, and he knew too. John Hadry wouldn't be starting fair. I'm not going to have him made miserable. When you plotted to spoil my life you spoiled your own too. It seems only justice," she added wearily. "Now I shall go and tell Mr. Hadry."

The pouring rain had filled the house gutters, and they overflowed now and fell splashing to the ground; on the iron roof it made a ceaseless clatter, and Sue wondered dully if her own face had ever looked so desperate as that one between the two candles. It might have been her very life she was taking from her, and yet she could feel no pity in her heart. This woman had had no pity for the girl whose promised husband she was taking by fraud.

There came a knocking at the door, and John Hadry's kindly voice, with a ring of happiness in it that hurt Sue, and made the woman opposite gulp down a sob.

"Supper's ready. Are you coming?"

Beatrice Buckley caught her hand and then answered as cheerfully as she could.

"Yes, yes, we'll be there in a minute. Mrs. Marsden's just settling her baby to sleep. Go on, we'll be there in a minute."

They heard his retreating footsteps on the bare boards, as he had said his house was very unfurnished, and then Beatrice Buckley held Sue's hand in both her own, and dropped her face upon it.

"Not to-night? Give me a little time. Promise me you won't tell to-night."

"What is the good of delaying?" asked Sue; but she knew she would grant the respite. She was not anxious to cloud Hadry's kindly face. He thought her honest wife and mother too. What would he think of her, if he knew the circumstances of the case. Of course she was the one to be pitied. But he loved this woman, and love is very blind indeed. He would very likely look upon her as the designing woman who had stolen his "little lady's" husband and taken the place that should have been hers.

She pushed Beatrice Buckley away roughly.

"If you knew how I hate you," she said with a sudden gust of passion.

"But you won't tell to-night, not to-night."

"Not to-night. Not till I have spoken to Roger."

Mrs. Buckley rose to her feet and shook down her borrowed

skirts with a sigh of relief. Then she wiped away the tears from her cheeks.

"Come along to supper," she said. "Perhaps—perhaps we'll find a way out of it."

And she went into the sitting-room smiling as one who has nothing to fear, while Sue followed feeling a culprit and a sinner, which is the uncomfortable way things sometimes go in this wicked world.

John Hadry was in the wildest spirits, a reaction after the intense anxiety of the day; but Roger and Sue, as perhaps was only natural, felt as if it were only by an effort they could put a brave face upon it at all. Indeed, Roger afterwards owned that if it had not been for Sue's clasping hand beneath the table, for the shame the confession would bring on her in John Hadry's eyes, he would have got up there and then and told the whole story to his host. His love-making was so open, he was so certain of the sympathy of the Marsdens, so sure that he had known Beatrice Buckley all his life. It seemed extraordinary that that one episode should have been hidden from him. It seemed to Sue that her sad story had been blazoned forth to the world, that it had rung with it, and yet here was a man within sixty miles of her father's house, a man who had known Beatrice Buckley far more intimately than she did, and yet he did not know that she had married Roger Marsden. She had nearly reached breaking point; she wanted to be alone with Roger to sob out her grief and misery on his breast.

"Cold beef, Mrs. Marsden? And potatoes? Mrs. Yates is a great hand at frying potatoes. If the house had been burnt down I believe she'd fry potatoes on the ashes and say there was nothing like them. She's been a treasure to a poor lonely bachelor; but, thank God, say I, those days are nearly at an end!" and he looked down at the woman beside him and smiled tenderly. She sent him back an answering look of tenderness. It was not exactly bold, for there was a little pitiful quiver at the corners of her mouth, but Sue could only wonder how she could look at all. How she dared when she remembered that the other two sitting beside her had such a tale to tell.

But that little pathetic look made Hadry feel infinitely tender. He thought she was tired and worn out; he knew she loved him, and he wanted to guard and care for her, all of which Sue understood so thoroughly, that looking at Roger's gloomy face a little pity crept into her heart. All John Hadry's happy castles in the air would be dashed to the ground, and it was no fault of his. Her life had been spoiled, but at least she had had a hand in the spoiling of it, but John Hadry would not even have that satisfaction.

He reached his hand out and laid it fondly upon that of the woman beside him, looking at the other two for sympathy; and she looked, too, with prayerful entreaty in her eyes.

"You saw how it was with us two to-day," he said with a little awkward laugh; "there wasn't much hiding up things then. But I know Mrs. Marsden 'll understand. She's always understood, God bless her! Why, the very first day I saw her, Bee, I told her about my dear little lady, and she told me the best thing I could do was to get married at once, and I had to tell her—I had to tell her"—with a long-drawn sigh—"there was a big barrier between us."

If John Hadry had not been so wrapped up in his love-making, in his confession of love, he could not have failed to notice that Beatrice Buckley was not the only one who started. Roger and Sue looked at one another, and he held her hand more firmly and protectingly. What did it matter, that fond hand seemed to say. After all, no matter what John Hadry blurted out, their relations remained unaltered.

But John Hadry noticed how Beatrice shook and flinched.

"There, there, my pretty," he said gently; "you don't like me talking about a bad man; but after all we all know you were married before, and well, of course, one shouldn't rejoice when a man's dead, but James Buckley wasn't any good to any one, and when he died and set you free—why, I, of course——"

Sue's lips were cold. It seemed to her her own voice sounded very strange.

"But you told me you remember that wet day only last July——"

"You remember," said Hadry thoughtfully, and there was a glad light in his eyes, every one of them had forgotten their supper; "yes, you were always kind. I was mighty cut up about it all that winter. You said you'd forget there were any barriers, do you remember, Mrs. Marsden," still smoothing the hand that lay on the table; "but I didn't; thank God, I didn't. It was when I went across to Tasmania, you remember, that I heard from a fellow he had died the month before in Sydney, and I just set off and made certain sure."

"Who had died?" asked Marsden; and Sue heard his voice hoarse and husky and choked with anxiety.

"Rather a rum conversation before my future wife," said Hadry a little uneasily; "but you don't mind the Marsdens, do you, dear little lady? Mrs. Marsden knows all about it, because I told her when I was in the depths of despair, and she comforted me a bit."

"But who died?" asked Marsden; and the intense anxiety in his voice made Sue shrink with pain.

Roger afterwards wondered which of those two women listened most anxiously for the answer.

"Why, James Buckley, of course." Beatrice Buckley gave a sharp cry of intense relief, and Hadry transferred his kind tender hand to her shoulder.

"Poor little girl! She thought he was dead long ago. And yet you'd have thought," with a little smile at Sue, "she'd have understood I'd never have let her face the world alone if I could have helped myself. Yes, I knew you thought he died at 'Frisco, but he didn't. I didn't tell you," softly patting her shoulder, "because I knew it would only make you anxious and miserable if you knew he was alive; but this time I made certain sure, went to Sydney and looked up the evidence myself. James Buckley died on the 15th October last."

Beatrice Buckley dropped her head down on the table and sobbed wildly.

"Oh, oh, oh, God is very good to me."

"My pretty, my pretty," cried Hadry distressed; "if I had thought—if I had thought——"

Roger bent forward and drew Sue into his arms. There was a sob in his voice. It seemed to Sue she had never realised before all the utter misery of those past two years.

"My own little Lovely; my wife," he whispered.

MARY GAUNT.

THE END.

INDIAN AND COLONIAL INVESTMENTS*

THE past few weeks have done nothing to relieve the dulness of the year's record in the stock markets. Since this time last month prices have been almost entirely at the mercy of rumours regarding the Far Eastern situation, and the political disturbance both at home and abroad goes a long way in preventing any return of active business. There are, however, signs that the masses of stock in the hands of the financial houses and underwriters, which have so long had a depressing effect on the market for investment securities, are, in the natural order of things, gradually becoming absorbed by the genuine investor and that but for the disturbing external influences prices would during the month have shown some improvement from this cause. It is, nevertheless, beyond doubt that any such improving process must in any circumstances be extremely gradual.

The 4 per cent. Bank rate still remains, and although the immediate future of the money market is still somewhat uncertain, the position is decidedly more satisfactory than it was this time last month. The American demand for gold continues but it will soon be at an end and it is now being met by imports from other countries—and it speaks well for the efficiency of India's exceptional currency system that that country is able to furnish so much of the needed supply.

The movements in the stocks of the Indian railways have been as varied as the records revealed in the half-yearly reports. The railways do not yet show any marked recuperation from the effects of the famine and plague. In fact, in some cases the removal of these has acted adversely. For instance, there has not been sufficient recovery in the export of produce to counteract the loss to the Bombay Baroda State lines of the traffic during the famine of grain and other food to the affected districts. The reports of this company, by the way, contain a reference to the question of the government's right to purchase the line in 1905, and the shareholders are urged to refrain from anything like

* The tabular matter in this article will appear month by month, the figures being corrected to date. Stocks eligible for Trustee investments are so designated.—Ed.

INDIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
INDIA.					
3½ % Stock (t) . . .	£ 63,040,302	1931	104	3½	Quarterly.
3 % " (t) . . .	48,635,384	1948	97	3½	"
2½ % " Inscribed (t) . . .	11,892,207	1926	80½	3½	"
3½ % Rupee Paper . . .	Rx. 5,843,690	..	65	3½	Various dates.
3½ % " " 1854-5 . . .	Rx. 11,517,620	..	66	3½*	30 June-31 Dec.
3 % " " 1896-7 . . .	Rx. 1,316,930	1916	58	3½*	30 June-30 Dec.

(t) Eligible for Trustee investments.

* Rupee taken at 1s. 4d.

INDIAN RAILWAYS AND BANKS.

Title.	Subscribed.	Last year's dividend.	Share or Stock.	Price.	Yield.
RAILWAYS.					
Assam-Bengal, L., guaranteed 3 % .	£ 1,500,000	3	100	91½	3½
Bengal and North-Western (Limited)	2,750,000	5	100	130	3½
Bengal Central (L) g. 3½ % + ½th profits	500,000	5	5	5	5
Bengal Doocars, L.	150,000	5	100	100	5
Do. Shares	250,000	4	10	..	..
Bengal Nagpur (L), gtd. 4% + ½th profits	3,000,000	4	100	104½	3½
Bombay, Bar. & C. India, gtd., 5 % .	7,550,300	6½	100	157	3½
Burma Guar. 2½ % and propn. of profits	2,000,000	4	100	107	3½
Delhi Umballa Kalka, L., guar. 3½ % + } net earnings. }	800,000	4½	100	117	4½
East Indian "A," ann. cap. g. 4% + ½ } sur. profits (t) }	2,502,733	5½	100	120½x	4½*
Do. do. class "D," repayable 1953 (t) .	4,047,267	5	100	130½x	3½
Do. 4½ % perpet. deb. stock (t) . . .	1,435,650	4½	100	137	3½
Do. new 3 % deb. red. (t)	5,000,000	3	100	93	3½
Great Indian Peninsula 4% deb. Stock (t)	2,701,450	4	100	122½	3½
Do. 3% Gua. and ½ surp. profits 1925 (t)	2,575,000	3½	100	108½	3½
Indian Mid. L. gua. 4% & ½ surp. profits (t)	2,250,000	4	100	104	3½
Madras, guaranteed 5 % by India (t) .	8,757,670	5	100	124½x	3½
Do. do. 4½ % (t)	999,960	4½	100	116x	3½
Do. do. 4½ % (t)	500,000	4½	100	111x	4
Nizam's State Rail. Gtd. 5 % stock .	2,000,000	5	100	122	4½
Do. 3½ % red. mort. debts.	1,112,900	3½	100	95½	3½
Rohilkund and Kumaon, Limited. . .	200,000	8	100	147½	5½
South Behar, Limited	379,580	3½	100	92½	3½
South Indian 4½ % per. deb. stock, gtd.	425,000	4½	100	135	3½
Do. capital stock	1,000,000	6½	100	116½	5½
Stn. Mahratta, L., 3½ % & ½ of profits	3,500,000	5	100	103½x	4½
Do. 4 % deb. stock	1,195,600	4	100	110½	3½
Southern Punjab, Limited	966,000	4	100	99x	4
Do. 3½ % deb. stock red.	500,000	3½	100	96½	3½
West of India Portuguese, guar. L. .	800,000	5	100	87½	5½
Do. 5 % debenture stock.	550,000	5	100	108½	4½
BANKS.					
	Number of Shares.				
Chartered Bank of India, Australia, } and China }	40,000	10	20	42½	4½
National Bank of India	40,000	10	12½	28	4½

(x) Ex dividend.

(t) Eligible for Trustee investments.

* The yield given makes no allowance for extinction of capital.

forced sales of their holdings. The directors' advice has, however, had little effect in strengthening the price of the stock.

The securities of the Canadian Railways suffered a rather severe set-back on the publication of the monthly statements for November, the working expenses having increased so much that very small increases were shown in the net profits. But the prices have now more than recovered their level of a month ago. The effect of the Canadian Pacific debenture issue had long been

CANADIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable
4 % Inter-colonial } Guaranteed by Great Britain.	1,500,000	1908	102	3 $\frac{9}{16}$	1 Apr.—1 Oct.
4 % " }	1,500,000	1910	103	3 $\frac{1}{2}$	
4 % " }	1,700,000	1913	104	3 $\frac{1}{2}$	
4 % 1874-8 Bonds.	4,099,700	1904-8†	100 $\frac{1}{2}$	4	1 May—1 Nov.
4 % " Ins. Stock	7,900,300		100 $\frac{1}{2}$	4	
4 % Reduced Bonds.	2,209,321	1910	104	3 $\frac{5}{8}$	1 Jan.—1 July.
4 % " Ins. Stock	4,233,815		104	3 $\frac{5}{8}$	
3 $\frac{1}{2}$ % 1884 Ins. Stock.	4,605,000	1909-34†	99	3 $\frac{9}{16}$	1 June—1 Dec.
4 % 1885 Ins. Stock.	3,499,900	1910-35*	105	3 $\frac{3}{16}$	1 Jan.—1 July.
3 % Inscribed Stock (i)	10,101,321	1938	100	3 $\frac{1}{16}$	
2 $\frac{1}{2}$ % " " (i)	2,000,000	1947	87	3	1 Apr.—1 Oct.
PROVINCIAL.					
BRITISH COLUMBIA.					
3 % Inscribed Stock.	2,045,760	1941	87 $\frac{1}{2}$	3 $\frac{1}{2}$	1 Jan.—1 July.
MANITOBA.					
5 % Debentures.	946,700	1910	105	4 $\frac{1}{8}$	1 Jan.—1 July.
5 % Sterling Bonds.	308,000	1923	113	4 $\frac{1}{16}$	
4 % " Debs.	205,000	1928	101	3 $\frac{1}{16}$	1 May—1 Nov.
NOVA SCOTIA.					
3 % Stock.	164,000	1949	91	3 $\frac{5}{16}$	1 Jan.—1 July
QUEBEC.					
5 % Bonds.	1,199,100	1904-6	100 $\frac{1}{2}$	4 $\frac{1}{2}$	1 May—1 Nov.
3 % Inscribed.	1,890,949	1937	86	3 $\frac{1}{2}$	1 Apr.—1 Oct.
MUNICIPAL.					
Hamilton (City of) 4 %	482,800	1934	101	3 $\frac{1}{8}$	1 Apr.—1 Oct.
Montreal 3 % Deb. Stock.	1,440,000	permanent	87	3 $\frac{7}{16}$	1 May—1 Nov.
Do. 4 % Cons. "	1,821,917	1932	105	3 $\frac{3}{4}$	
Ottawa 6 % Bonds.	92,400	1904	101	5	1 Apr.—1 Oct.
Quebec 4 % Debs.	385,000	1923	103	3 $\frac{1}{8}$	1 Jan.—1 July
Do. 3 $\frac{1}{2}$ % Con. Stock.	351,797	drawings	95 $\frac{1}{2}$	3 $\frac{5}{8}$	
Toronto 5 % Con. Debs.	136,700	1919-20	109	4 $\frac{1}{2}$	1 Jan.—1 July.
Do. 4 % Stg. Bonds.	300,910	1922-28†	101	3 $\frac{1}{8}$	
Do. 4 % Local Impt.	412,544	1913	100	4	
Do. 3 $\frac{1}{2}$ % Bonds.	1,059,844	1929	98	3 $\frac{5}{8}$	
Vancouver 4 % Bonds	121,200	1931	100	4	1 Apr.—1 Oct.
Do. 4 % 40-year Bonds	117,200	1932	100	4	7 Feb.—7 Aug.
Winnipeg 5 % Debs.	138,000	1914	105	4 $\frac{7}{16}$	30 Apr.—31 Oct.

* Yield calculated on earlier date of redemption.

† Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

(i) Eligible for Trustee investments.

CANADIAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up per Share.	Price.	Yield.
RAILWAYS.					
Canadian Pacific Shares . .	\$84,500,000	5½	\$100	122½	4½
Do. 4 % Preference	£6,678,082	4	100	104	3½
Do. 5 % Stg. 1st Mtg. Bd. 1915	£7,191,500	5	100	111	3½
Do. 4 % Cons. Deb. Stock . .	£19,518,956	4	100	107½	3½
Grand Trunk Ordinary . . .	£22,475,985	nil	Stock	16	nil
Do. 5 % 1st Preference . . .	£3,420,000	5	"	111½	4½
Do. 5 % 2nd "	£2,530,000	5	"	97½	5½
Do. 4 % 3rd "	£7,168,055	1	"	46	2½
Do. 4 % Guaranteed	£5,219,794	4	"	101½	3½
Do. 5 % Perp. Deb. Stock . .	£4,270,375	5	100	134½	3½
Do. 4 % Cons. Deb. Stock . .	£10,393,966	4	100	107	3½
BANKS AND COMPANIES.					
Bank of Montreal	60,000	10	\$200	508	3½
Bank of British North America	20,000	6	50	64	4½
Canadian Bank of Commerce .	\$3,000,000	7	\$50	15	4½
Canada Company	8,319	60s.	1	35½	8½
Hudson's Bay	100,000	22s. 6d.	11*	38	3
Trust and Loan of Canada. .	50,000	7	5	4½	7½
Do. new	25,000	7	8	2½	7½
British Columbia Electric (Ord.	£210,000	4	Stock	80½	4½
Railway) Pref.	£200,000	5	Stock	92½	5½

* £2 capital repaid July 1903.

(x) Ex dividend.

NEWFOUNDLAND GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
3½ % Sterling Bonds .	2,178,800	1941-7-8	90	4	} 1 Jan.—1 July.
3 % Sterling " .	325,000	1947	79	4	
4 % Inscribed " .	320,000	1913-38*	101	3½	
4 % " Stock .	509,342	1935	105x	3½	
4 % Cons. Ins. . .	200,000	1936	105x	3½	

* Yield calculated on earlier date of redemption.

(x) Ex dividend.

discounted, so that the official announcement had little effect on the prices of the shares, although the existing 4 per cent. Consolidated Debenture Stock, with which the new issue is to rank, has been brought down towards the low price at which the new stock was offered.

Another contribution to the work of coping with the transport of the rapidly growing produce of the Dominion has been made by the formation of the Canadian Transit Company. The new company is building a fleet of a dozen specially-constructed vessels to take advantage of the improvements that have now been completed on the canals between the Great Lakes and Montreal. The Canadian port already receives a greater share of the lake traffic than any United States port on the Atlantic,

and the company's object is to increase still further the opportunities which Canada is already employing to the fullest possible extent.

Hudson's Bay shares have shown an appreciable rise of 4½ points to 38. This appears to be due to the completion of the liquidation of a large Canadian account which has been overhanging the market for some time past.

In the Australian section the fact that the Victorian conversion loan is out of the way has exercised a good influence, and in spite of the prevailing inactivity many of the leading State securities are quoted higher; in several cases the January dividend deductions have been wholly or partially recovered. Among miscellaneous securities the shares of the Australian Mortgage Land and Finance Company, Limited, have been very strong and are now quoted round about £4. Last month they were £2 15s., and not more than a year ago they were sold at about £1. The Debentures of the same company have also improved. No doubt the recently issued report was more favourable than had been anticipated in some quarters, but the rise in quotations may be attributed partly to the better pastoral outlook.

It is permissible at the beginning of a new year to take a short purview of Australia's financial record for the past twelve months. This cannot be described as cheerful or even specially interesting. Only one event stands out prominently in the financial history of 1903, namely, the successful struggle of the Victorian Government, in the interests of financial reform, against the combined forces of the labour party and the civil servants. Beyond this there has been nothing to excite special attention, though much good work has been done by most of the States in efforts to make both ends meet in the face of adverse circumstances. As regards the coming year, prospects are decidedly more encouraging, and a confident feeling prevails. The anticipations of a bountiful harvest seem to be well justified, and when the ingathering has been effected there should be some improvement in general trade, which of late has been distinctly quiet.

Perhaps the greatest difficulty to be faced by the Australian States during the coming year will be in connection with the raising of loans. The London market may be regarded as closed to Australian issues for some time to come, except on the most onerous terms; and the local markets have already begun to feel the effects of the drain caused by borrowings for public purposes. The recent raising of fixed deposit rates by the four leading banks in New South Wales—which held out for some time after the smaller banks had taken the step—is attributed in large measure to this cause. The worst sufferer will doubtless be the New South Wales Government, which appears to be in sore

straits for funds to carry out its public works commitments. It has recently borrowed money privately from insurance offices in Sydney, probably against Treasury Bills, and is now offering 4 per cent. funded stock repayable in 1907. The London 4 per cent. Treasury Bills of the same Government for £500,000 are said to be on offer privately at the low price of £98 5s.

The half-yearly report of the Western Australian Bank to 28th September last has just been received here and shows the usual record of steady prosperity. The shareholders are now reaping in full measure the reward of a policy which has enabled them to accumulate a reserve fund two and a half times as large as the paid-up capital. The net profits for the past half-year are

AUSTRALIAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
NEW SOUTH WALES.					
4 % Inscribed Stock (t)	9,686,300	1933	107	3 $\frac{9}{16}$	1 Jan.—1 July.
3 $\frac{1}{2}$ % " " (t)	16,500,000	1924	98	3 $\frac{13}{16}$	} 1 Apr.—1 Oct.
3 % " " (t)	12,500,000	1935	86	3 $\frac{3}{4}$	
VICTORIA.					
4 $\frac{1}{2}$ % Bonds	5,000,000	1904	102	..	1 Jan.—1 July.
4 % Inscribed, 1882-3	5,421,800	1908-13†	101	3 $\frac{1}{16}$	1 Apr.—1 Oct.
4 % " " 1885 (t)	6,000,000	1920	105	3 $\frac{1}{16}$	} 1 Jan.—1 July.
3 $\frac{1}{2}$ % " " 1889 (t)	5,000,000	1921-6†	95	3 $\frac{1}{16}$	
4 % " " . .	2,107,000	1911-26*	101	4	
3 % " " (t) . .	5,559,343	1929-49†	85	3 $\frac{1}{16}$	
QUEENSLAND.					
4 % Bonds	10,267,400	1913-15†	101	3 $\frac{7}{8}$	} 1 Jan.—1 July.
4 % Inscribed Stock (t)	7,939,000	1924	105	3 $\frac{1}{16}$	
3 $\frac{1}{2}$ % " " (t)	8,616,034	1921-30†	95	3 $\frac{1}{16}$	
3 % " " " (t)	4,274,213	1922-47†	86	3 $\frac{3}{8}$	
SOUTH AUSTRALIA.					
4 % Bonds	6,586,700	1907-16†	100	4	1 Jan.—1 July.
4 % " "	1,365,300	1916	100	4	} 1 Apr.—1 Oct.
4 % Inscribed Stock .	6,222,900	1916-36*	102	3 $\frac{7}{8}$	
3 $\frac{1}{2}$ % " " " (t)	2,517,800	1939	100x	3 $\frac{3}{8}$	} 1 Jan.—1 July.
3 % " " " (t)	839,500	1916-26†	86x	3 $\frac{1}{2}$	
3 % " " " (t)	2,760,100	After 1916†	86x	3 $\frac{1}{2}$	
WESTERN AUSTRALIA.					
4 % Inscribed	1,876,000	1911-31*	101	3 $\frac{7}{8}$	15 Apr.—15 Oct.
3 $\frac{1}{2}$ % " " (t) . . .	2,380,000	1920-35*	96	3 $\frac{1}{16}$	} 1 May—1 Nov.
3 % " " (t)	3,750,000	1915-35†	86	3 $\frac{1}{16}$	
3 % " " (t)	2,500,000	1927†	88	3 $\frac{3}{8}$	15 Jan.—15 July.
TASMANIA.					
3 $\frac{1}{2}$ % Inscbd. Stock (t)	3,456,500	1920-40†	97	3 $\frac{3}{8}$	} 1 Jan.—1 July.
4 % " " " (t)	1,000,000	1920-40*	105	3 $\frac{9}{16}$	
3 % (t)	450,000	1920-40†	87	3 $\frac{3}{8}$	

* Yield calculated on earlier date of redemption.

† Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

‡ No allowance for redemption.

(t) Eligible for Trustee investments.

AUSTRALIAN MUNICIPAL AND OTHER BONDS.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Melbourne & Met. Bd. of Works 4% Debs. }	1,000,000	1921	100	4	1 Apl.—1 Oct.
Do. City 4% Debs. }	850,000	1915-22*	99	4 $\frac{1}{8}$	1 Jan.—1 July
Do. Harbour Trust Comrs. 5% Bds. }	500,000	1908-9	102 $\frac{1}{2}$	4 $\frac{7}{8}$	
Do. 4% Bds. }	1,250,000	1918-21*	101	3 $\frac{1}{2}$	
Melbourne Trams Trust 4 $\frac{1}{2}$ % Debs. }	1,650,000	1914-16*	105	4	1 Jan.—1 July.
S. Melbourne 4 $\frac{1}{2}$ % Debs. }	128,700	1919	101	4 $\frac{7}{8}$	1 Jan.—1 July.
Sydney 4% Debs. }	640,000	1912-13	101	3 $\frac{1}{2}$	
Do. 4% Debs. }	800,000	1919	101	3 $\frac{1}{2}$	

* Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

AUSTRALIAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up.	Price.	Yield.
RAILWAYS.					
Emu Bay and Mount Bischoff . . .	12,000	2 $\frac{1}{2}$	5	3 $\frac{1}{2}$	3 $\frac{9}{16}$
Do. 4 $\frac{1}{2}$ % Irred. Deb. Stock . . .	£190,900	4 $\frac{1}{2}$	100	97 $\frac{1}{2}$	4 $\frac{1}{8}$
Mid. of Western Australia 6% Debs. .	£670,000	nil	100	37 $\frac{1}{2}$	nil
Do. 4% Deb. Bonds, Guaranteed . .	£500,000	4	100	101	3 $\frac{1}{2}$
BANKS AND COMPANIES.					
Bank of Australasia	40,000	11 $\frac{1}{2}$	40	84	5 $\frac{1}{2}$
Bank of New South Wales	100,000	10	20	39 $\frac{1}{2}$	5
Union Bank of Australia £75 . . .	60,000	8	25	41 $\frac{1}{2}$	4 $\frac{1}{8}$
Do. 4% Inscribed Stock Deposits .	£750,000	4	100	99	4 $\frac{1}{8}$
Australian Mort. Land & Finance £25	80,000	nil	5	4	nil
Do. 4% Perp. Deb. Stock	£1,900,000	4	100	99 $\frac{1}{2}$	4
Dalgety & Co. £20	154,000	5 $\frac{1}{2}$	5	4 $\frac{1}{2}$	6
Do. 4 $\frac{1}{2}$ % Irred. Deb. Stock	£620,000	4 $\frac{1}{2}$	100	110 $\frac{1}{2}$	4 $\frac{1}{8}$
Do. 4%	£1,643,210	4	100	98 $\frac{1}{2}$	4
Goldsbrough Mort & Co. 4% A Deb. Stock Reduced	£1,234,350	4	100	65 $\frac{1}{2}$	6
Do. B Income Reduced	£740,610	4	100	40 $\frac{1}{2}$	10
Australian Agricultural £25	20,000	£2 $\frac{1}{2}$	21 $\frac{1}{2}$	58 $\frac{1}{2}$	4 $\frac{1}{8}$
South Australian Company.	14,200	11 $\frac{1}{2}$	20	47 $\frac{1}{2}$	4 $\frac{1}{8}$
Trust & Agency of Australasia . . .	42,479	nil	1	..	..
Do. 5% Cum. Pref.	87,500	5	10	9	5 $\frac{9}{16}$
Met. of Melb. Gas 5% Debs. 1908-12.	£560,000	5	100	103	4 $\frac{1}{8}$
Do. 4 $\frac{1}{2}$ % Debs. 1918-22-24	£250,000	4 $\frac{1}{2}$	100	101	4 $\frac{7}{8}$

returned at £20,974, which compares with £15,488 for the corresponding period of 1902, when, however, the profits were somewhat below the average of recent years. The customary dividend of 17 $\frac{1}{2}$ per cent. absorbs only £8750, leaving £12,224 to swell the amount carried forward, which now reaches the substantial total of £20,789. Owing to the development of the business the directors have decided to increase the paid-up capital and an issue of new shares will shortly be made. The premiums on these will go to swell the reserve fund, which will doubtless be maintained at the existing ratio to paid-up capital.

NEW ZEALAND GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
5 % Bonds	266,300	1914	109½	3½ ⁵ / ₈	15 Jan.—15 July.
5 % Consolidated Bonds	236,400	1908	100	5	Quarterly.
4 % Inscribed Stock (t)	29,150,302	1929	107	3 ⁹ / ₈	1 May—1 Nov.
3½ % " " (t)	6,161,167	1940	101	3 ³ / ₈	1 Jan.—1 July.
3 % " " (t)	6,384,005	1945	90	3 ⁷ / ₈	1 Apr.—1 Oct.

(t) Eligible for Trustee investments.

NEW ZEALAND MUNICIPAL AND OTHER SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Auckland 5% Deb.	200,000	1934-8*	111½	4½	1 Jan.—1 July.
Do. Hbr. Bd. 5% Debs.	150,000	1917	105	4½	10 April—10 Oct.
Bank of New Zealand 4 % Gua. Stock†	£2,000,000	—	98½	4½ ¹ / ₈	Apr.—Oct.
Christchurch 6% Drain- age Loan	200,000	1926	126½	4½ ³ / ₈	30 June—31 Dec.
Dunedin 5% Cons.	312,200	1908	101	4½	1 Apr.—1 Oct.
Lyttleton Hbr. Bd. 6%	200,000	1929	126½	4½ ³ / ₈	1 Jan.—1 July.
Napier Hbr. Bd. 5% Debs.	300,000	1920	106	4½	
Do. 5% Debs.	200,000	1928	104	4½	Jan.—July.
National Bank of N.Z. £7½ Shares £2½ paid	100,000	div. 10 %	4½	5½	
New Plymouth Hbr. Bd. 6% Debs.	200,000	1909	101½	5½ ¹ / ₈	1 May—1 Nov.
Oamaru 5% Bds.	173,800	1920	91	5½	1 Jan.—1 July.
Otago Hbr. Cons. Bds. 5%	417,500	1934	107	4½ ⁹ / ₈	1 Jan.—1 July.
Wellington 6% Impts. Loan	100,000	drawings	118½	5½ ¹ / ₈	1 Mar.—1 Sept.
Do. 6% Waterworks . .	130,000	"	123½	4½	1 Mar.—1 Sept.
Do. 4½% Debs.	165,000	1933	103	4½	1 May—1 Nov.
Westport Hbr. 4% Debs.	150,000	1925	102	3½	1 Mar.—1 Sept.

* Yield calculated on later date of redemption, though a portion of the loan may be redeemed earlier.

† Guaranteed by New Zealand Government.

New Zealand has not been long in taking advantage of the borrowing powers conferred by her Parliament in the last session. The Government has been inviting tenders, locally and in Australia, for £500,000 in 4 per cent. Debentures, repayable in five to twenty years, presumably at the option of the purchaser, the minimum price to be par. This is only half the amount sanctioned by Parliament, but it is assumed the remainder will be issued at the first convenient opportunity.

Although South African affairs are almost at a standstill pending the next step in the solution of the labour problem, as much work in the way of development as can be done under the circumstances is being pushed forward without cessation, in preparation for the anxiously awaited revival of activity. The

municipalities are not behindhand in this work, and, however unfavourably their issues of new stock may be received by the market, they are obliged to obtain the necessary money. The loan of a million and a half sterling offered by Johannesburg at the beginning of the month met with a very poor response, a large proportion having to be taken by the underwriters. The town had to pay rather dearly for the accommodation, obtaining

SOUTH AFRICAN GOVERNMENT SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
CAPE COLONY.					
4½ % Bonds . . .	£ 970,900	dwgs.	103	4½	15 Apr.—15 Oct.
4 % 1883 Inscribed (t). . .	3,733,195	1923	105	3½	1 June—1 Dec.
4 % 1886 " . . .	9,997,566	1916-36*	103	3½	15 Apr.—15 Oct.
3½ % 1886 " (t). . .	8,215,080	1929-49*	98	3½	1 Jan.—1 July.
3 % 1886 " (t). . .	7,448,367	1933-48*	88	3½	1 Feb.—1 Aug.
NATAL.					
4½ % Bonds, 1876 . . .	758,700	1919	107	3½	15 Mar.—15 Sep.
4 % Inscribed . . .	3,026,444	1937	113	3½	Apr.—Oct.
3½ % " . . .	3,714,917	1939	99	3½	1 June—1 Dec.
3 % " . . .	6,000,000	1929-49*	90	3½	1 Jan.—1 July.

(t) Eligible for Trustee investments.

* Yield calculated on earlier date of redemption.

SOUTH AFRICAN RAILWAYS, BANKS AND COMPANIES.

Title.	Number of Shares or Amount.	Dividend for last Year.	Paid up.	Price.	Yield.
RAILWAYS.					
Mashonaland 5 % Debs.	£2,500,000	5	100	100	5
Northern Railway of the S. African } Rep. 4 % Bonds.	£1,500,000	nil	100	94½	nil
Rhodesia Rlys. 5 % 1st Mort. Debs. } guar. by B.S.A. Co. till 1915. . . }	£2,000,000	5	100	103	4½
Royal Trans-African 5 % Debs. Red. . .	£1,814,877	5	100	84½	5½
BANKS AND COMPANIES.					
Robinson South African Banking . . .	1,500,000	7½	1	1½	4½
African Banking Corporation £10 shares	80,000	6	5	5½	5½
Bank of Africa £100	160,000	12½	6½	12½	6½
Standard Bank of S. Africa £100 . . .	50,000	18	25	83	5½
Ohlsson's Cape Breweries	30,000	52	5	25	10½
South African Breweries	750,000	30	1	30	10
British South Africa (Chartered) . . .	4,568,392	nil	1	2½	nil
Do. 5 % Debs. Red.	£1,250,000	5	100	104½	4½
Natal Land and Colonization	34,033	15	5	8	9½
Cape Town & District Gas Light & Coke	10,000	10	10	14½	6½
Kimberley Waterworks £10.	45,000	5	7	5½	7
South African Supply and Cold } Storage } Ord.	300,000	£4	1	.	..
	150,000	7	1	.	..

(x) Ex dividend.

only 95 for the 4 per cent. loan, and, as it is understood that an underwriting commission of $1\frac{1}{2}$ per cent. was paid, it actually received only 93 $\frac{1}{2}$. Port Elizabeth, asking for a smaller loan of £360,000, fixed its issue price at the higher figure of 97, the same as that of the recent Cape Town and Durban issues, but in this case the amount subscribed considerably exceeded the total offered.

In spite of the difficulties and rumours of difficulties that have been abundant since the publication of the Labour Commissioners' report, the best informed authorities are still confidently hoping for an early solution of the problem. The reports of the mining companies all tell the same tale of everything in readiness for a vigorous resumption of work as soon as an adequate supply of labour is forthcoming. The encouraging view that is taken of the outlook is reflected in the general appreciation in value of the shares of the South African Banking companies, which are, of course, most intimately affected by the state of the chief industry of the country. In this connection the record of the Robinson South African Banking Company, as presented at the recent meeting of shareholders, is an important addition to the few authoritative opinions on the much-discussed question. After making provision for bad and doubtful debts and for contingencies, the company showed a profit of £193,403, and the board, taking into account the slack time that had prevailed, and the impossibility of adding much to their usual banking profits by any flotations of, or profitable dealings in, the securities of the mining companies in which the bank is interested, regard this as a satisfactory result, as apparently do also the shareholders. At the meeting, Mr. J. B. Robinson himself was,

CROWN COLONY SECURITIES.

Title.	Present Amount.	When Redeemable.	Price.	Yield.	Interest Payable.
Barbadoes 3 $\frac{1}{2}$ % ins. (t)	375,000	1925-42†	99	3 $\frac{9}{16}$	1 Mar.—1 Sep.
Brit. Guiana 3% ins. (t)	250,000	1923-45*	90	3 $\frac{3}{8}$	1 Feb.—1 Aug.
Ceylon 4% ins. (t) . .	1,076,100	1934	112	3 $\frac{3}{8}$	15 Feb.—15 Aug.
Do. 3% ins. (t) . . .	2,450,000	1940	94	3 $\frac{1}{2}$	1 May—1 Nov.
Hong-Kong 3 $\frac{1}{2}$ % ins (t)	341,800	1918-43*	100	3 $\frac{3}{8}$	15 Apr.—15 Oct.
Jamaica 4% ins. (t) .	1,098,907	1934	106	3 $\frac{11}{16}$	15 Feb.—15 Aug.
Do. 3 $\frac{1}{2}$ % ins. (t) . .	1,449,800	1919-49*	100	3 $\frac{3}{8}$	24 Jan.—24 July.
Mauritius 3% guar. }					
Great Britain (t) . }	600,000	1940	98 $\frac{1}{2}$	3 $\frac{1}{16}$	1 Jan.—1 July.
Do. 4% ins. (t) . . .	482,390	1937	111	3 $\frac{1}{2}$	1 Feb.—1 Aug.
Trinidad 4% ins. (t) .	422,593	1917-42*	102	3 $\frac{1}{8}$	15 Mar.—15 Sep.
Do. 3% ins. (t) . . .	600,000	1926-44†	92	3 $\frac{3}{8}$	15 Jan.—15 July.
Hong-Kong & Shang- }					
hai Bank Shares . }	80,000	Div. £3 $\frac{1}{2}$	64	5 $\frac{5}{16}$	Feb.—Aug.

* Yield calculated on shorter period.

† Yield calculated on longer period.

(t) Eligible for Trustee investments.

unfortunately, unable to preside. In any case he would have been on his way to South Africa; but, as a matter of fact, he was confined to his room through indisposition. His place in the chair at the meeting, however, was admirably filled by Mr. James Tyhurst. Mr. Tyhurst is not only managing-director of the bank, but his name is well known in affairs South African. As chairman of the Transvaal Diamond Mines, Limited, he takes much interest in that new Rand industry from which so much is hoped and expected. At the meeting of the Robinson Bank he gave full details of the considerable development work that has been effected at all the mines of which the company is agent, always supplementing these details with a reference to the only drawback to the proper working of the properties. Speaking after the publication of the Commission's report he had little to add to the views therein expressed, but the following single extract from his speech emphasises the opinion already put forward as to the wide-spread importance of a speedy settlement.

There is not only an absolute shortage of native labour for present requirements, but a startling deficiency in the requirements of the immediate future. It is now generally recognised that the mines are the mainspring of the welfare of the entire South African colonies, for, without their activity and prosperity, money can neither be made nor circulated in the country; and thus upon the prosperity of the mining industry depends the prosperity—one had almost said the existence—of a commercial and agricultural community.

The monthly return of the Transvaal gold output for November was little different from what had been expected. It simply shows that the small normal increase has been insufficient, as was the case in February, to counteract the effect of there being a decrease on the month of two working days. The following Table gives the returns for some years past:—

	1903.		1902.	1901.	1899.
	oz.	value.	oz.	oz.	oz.
January	199,279	..	70,340	..	431,010
February	196,513	..	81,405	..	425,166
March	217,465	..	104,127	..	464,036
April	227,871	..	119,588	..	460,349
May	234,125	£ 994,505	138,602	7,478	466,452
June	238,320	1,012,322	142,780	19,779	467,271
July	251,643	1,068,917	149,179	25,960	478,493
August	271,918	1,155,039	162,750	28,474	482,108
September	276,197	1,173,211	170,802	31,936	426,556
October	284,544	1,208,669	181,439	33,393	19,906
November	279,813	1,188,571	187,375	39,075	61,780
December	..	..	196,023	52,897	73,670
Total	2,677,688	..	1,704,410	238,992	4,256,797

The Rhodesian return is even more unsatisfactory. It shows a decrease not only when compared with the output for any

other month of the year, but also when compared with that for the corresponding month of either of the two preceding years. This Table gives the monthly returns since 1898.

	1903.	1902.	1901.	1900.	1899.
	oz.	oz.	oz.	oz.	oz.
January	16,245	15,955	10,697	5,242	6,371
February	17,090	13,204	12,237	6,233	6,433
March	19,626	16,891	14,289	6,286	6,614
April	20,727	17,559	14,998	5,456	5,755
May	22,137	19,698	14,469	6,554	4,939
June	22,166	15,842	14,863	6,185	6,104
July	23,571	15,226	15,651	5,738	6,031
August	19,187	15,747	14,734	10,138	3,177
September	18,741	15,164	13,958	10,749	5,653
October	17,918	16,849	14,503	10,727	4,276
November	15,714	15,923	16,486	9,169	4,671
December	..	16,210	15,174	9,463	5,289
Total	213,122	194,268	172,059	91,940	65,313

There have been practically no movements among Crown Colony securities, but Hong Kong and Shanghai Bank shares have been slightly affected by the unsettled state of affairs in the Far East.

TRUSTEE.

December 16th, 1903.

LETTERS TO THE EDITOR

I.

OXFORD'S DUTY TO THE EMPIRE

To the Editor of THE EMPIRE REVIEW.

SIR,—The present moment is one of critical importance in the history of the Empire. The vast community has finally realised its identity and is seeking to strengthen its new position. Yet strangely conflicting side issues have been raised and are impeding the progress of the new body politic. Many are prevented from joining in this strong and moving spirit by opposition to the war, some by a dread of militarism and others by a craven fear of being great. But no problem of the future is greater than this imperial problem with its limitless possibilities.

And while the great mind of the English-speaking people is slowly inquiring into this matter, what do we find to be the Oxford point of view? Surely that which causes all the British race to concentrate its thoughts to itself, should, in an even greater degree, animate the work of the men who must continually fill the leading positions in our social life. In all this it is not difficult to perceive that the general tone of Oxford at present is circumscribed and narrowed by a cynical scorn of enthusiasm, an impatience of commonplace truths, an indefiniteness of thought amounting almost to indecision, and an entire lack of fixed ideal. To say, however, that Oxford is losing faith in herself would be untrue. One of her most famous sons has shown boundless confidence in his old university. Cecil Rhodes, at least, was not afraid to work for an ideal, and, by his will, he has done his best to inspire Oxford with his own aspirations. According to him Oxford is to become a seminary from which men shall come fully qualified and anxious to work for the good of the Empire. Must such an ideal remain a dream? Why should not Oxford give the lie to Macaulay's verdict: "The glory of being farther behind the age than any other portion of the British people is one which that learned body acquired early and has never lost."

The work of Oxford must be that of the exponent of Imperialism. Not alone in Great Britain but in the colonies, America, and in Europe, there is a vast mass of ideas floating about concerning all empire which needs dissipation or correction. The gospel of sane Imperialism must be preached from Oxford. She knows the *raison d'être* of our expansion. Unless it tends to general happiness, peace and justice it is not justified. The Anglo-Saxon supremacy which to Cecil Rhodes was to give peace to the world, can only be carried out with the support of a sane Imperialism. Many say that the genius of the race will lead it safely if slowly—without doubt; but even national genius is fallible, and unless the men who know are ready to guide it, there are others who may lead their country astray. It cannot be said that Oxford has always led national feeling; but surely no body should be more capable of doing so if it made the effort. At this very moment Mr. Chamberlain is making a brave attempt to strengthen Imperial unity. His critics say his plan is proposed without sufficient basis. The work of Oxford must be to give its judgment on this, as on all similar suggestions.

Speaking last year * at the Union Society, Dr. Parkin declared that there were two spheres of work open to Oxford men, social reform at home and life in the colonies abroad. At the same time he affirmed his great confidence in Oxford and invited Oxford men to take their choice. The work at home is found on all sides. Our political life needs a school of men who will help to make Parliament more imperial and less local; who will be able to enter into the discussion of Imperial matters with the authority of men who have studied the question at issue. Before, however, we begin to change such important institutions as parliamentary procedure and fiscal policy, it is necessary, as Mr. Michael Sadler said at the Extension meetings in Oxford, to educate the people better.

It is evident that an immense amount of valuable work could be done by university extension. Where popular opinion in the cities and towns of the country is either unawakened to these matters or cursed by the wrongness of Jingoism or Little Englandism, courses of lectures on the history of the Empire, on its moral, social and intellectual standpoints would be of great use. The study of history in the national schools could be taught with particular bearing on the Empire's foundation and growth and the causes thereof, and would prove far more interesting than the mere learning of dates.

In the great cities and especially in London the work to be done was never more pressing. The Bishop of London, addressing Oxford men not long ago, said that there was no work so necessary.

* November 6th, 1902.

The cities, with London, are, after all, the heart of the Empire and supply most of their new blood to the colonies. It must be part of the duty of Oxford to help in the work of purification which is going on, but how inadequately. The need of the university settlements in London is for more men ready to devote themselves to lifelong work among the overcrowded people. Until the terrible conditions of the lives of the poor in the great cities are ameliorated it is useless to talk to them about the responsibilities and privileges of Empire. Forty thousand souls are added yearly to the population of London, and yet the apathy of nearly all classes with regard to this question remains undisturbed. The men who can fight best against this indifference are the men who, keen in the love for their old university, are able to realise how necessary such work is to the national life.

In another great side of public life, in the industrial world, what vast need there is for a spirit of culture and reasonable intercourse. Why should not Oxford men qualify themselves by study and actual experience, to become the leaders of the commercial world? There would be no need of a Labour party led by its own delegates with their selfish and anti-expansive ideals. Every branch of national life would be nurtured on Oxford thought and led by Oxford men, and all would tend towards the best Imperialism.

The work abroad is to be found in each colony in varying proportions. It is necessary that the Imperial ideas of the colonies, which are not altogether free from a certain amount of self-assurance and ingratitude, should be moulded on broader lines. Sometimes indifference and positive hostility must be encountered. The Oxford man must go to these countries and not only live there but die there. He must show himself to be in earnest. No casual fortune-making spirit will fight the Empire's battles. There is much that the free-minded colonial peoples will gladly learn, for they have outgrown the narrow traditions of vested interests and cramped civilisation. How can our unity be strengthened more than by the teaching and preaching of men brought up to the glories of English literature among the traditions of Oxford. We must never let our colonies forget that Shakespeare and Milton were their countrymen. Again, how much can be learnt from a free people. We must go to them in no spirit of intellectual superiority but as learners as well as teachers. In the material connections of mother-country and colonies there are powerful agents of union to be aided. Trade in every form must be watched and guided by those who have studied the commercial position of the component parts of the Empire. In all things Oxford must be able to take the colonial point of view together with that of the motherland.

Here then is a labour unsurpassed in arduous toil and glorious encouragement. The first step has been pointed out to Oxford men by her great *alumnus*—Cecil Rhodes, and already from all parts of the Empire there are coming young men to inherit our traditions. Oxford must realise her Imperial position or her work will be done by others. Time will show what influence she will have brought to bear in the new Englands overseas. Is it possible that such a gathering of the gentlemen of England and her children States can fail to seize a post of such honour and difficulty?

N. DE L. DAVIS.

JESUS COLLEGE, OXFORD.

II.

PROPOSED SEQUEL TO THE RHODES SCHOLARSHIPS.

To the Editor of THE EMPIRE REVIEW.

SIR,—Reading the Official Report of the Allied Colonial Universities Conference in the August number, I was much struck with the following words in the speech made by the Acting Vice-Chancellor of Oxford. Referring to the Rhodes scholarships, Mr. Warren says:—

Over and above all his [Mr. Rhodes'] prevailing desire was that students of many kinds should enter into the life of Oxford, and should gain what they could, and then go out all over the Empire.

Mr. Rhodes, living as he did so much in South Africa, saw clearly, as many colonials see, that if the "imperial idea" is to grow into concrete form, it is necessary for colonials to know the country which is the centre of the British race. By knowing England, I mean knowing her through having lived in the country, no matter for how short a time, from hearing her great men speak, visiting her historical monuments, breathing the air and living the life of England. In this way, and in this way only, can colonists be brought to realise in the fullest degree the glorious heritage to which Britons all over the world are heirs. Not only would such an experience have an important effect upon the lives and minds of all young colonials, but it would give a marvellous stimulus to the consolidation of the Empire.

"But do colonials not know England?" some reader will probably ask. Certainly—from the history-book, from literature, and, best of all, from their fathers. But what is this compared with the effect produced upon the mind of the colonial who visits England for the first time! I have been fortunate enough to experience this effect, and have also had opportunities of talking

with other young colonials after their first visit home, and the impression has been the same in every case. No one understood better than Mr. Rhodes the far-reaching effects of this impression, and, like the practical man he was, he founded a number of scholarships at Oxford University for colonial students. Professor G. R. Parkin is now in Australia arranging details, on behalf of the trustees, for the eighteen scholarships which fall to the lot of Australia and New Zealand. A magnificent gift, and one which will work incalculable good. But what about the young men who can never even remotely be in a position to qualify for one of these scholarships? Are they never to see England, the land of their forefathers?

Australia is the most isolated of all Britain's colonies, being 11,000 miles from England—six weeks by steamer *via* the Suez Canal. The journey is expensive. Unaided, I do not suppose 10 per cent. of Australian born are able to make it. Fathers possessing the required means send their sons to England after they have finished their schooling or taken their university course; but the great majority of young Australians never have, and never will have, the same opportunity. This means that there is a large British population growing up in Australia to-day to whom the home of their race will never be anything but a dream. The effect in two or three generations must be apparent to all. Even to-day many families are living in Australia where grandfather, father and son have never been away from the Commonwealth, and this in a young colony. These families are in no sense disloyal to the Empire, but their loyalty is of a passive nature, like that of a child for a parent whom it has been taught to love, but has never seen.

Cecil Rhodes has set the lead in bringing about a more satisfactory state of affairs. How is the lead he has given to be followed? Must it for ever be impossible for a colonist without a big account at his bankers to visit the old country at least once in his life-time? A keen desire to see England exists in all Australians. How are these young colonials to carry out so laudable a desire? That is the problem I should like to see solved. Can it be solved by some system of mutual insurance, or is the question of cheaper fares at the root of the difficulty? Perhaps some of your readers will offer suggestions.

Yours faithfully,

ISOLATED BRITON.



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